

PAPER MONEY

VOL. XXXVII No. 2
WHOLE No. 194

MAR / APR 1998



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ON THE COVER. Queen Wilhelmina of the Netherlands abdicated in 1948 in favor of her daughter Juliana. This portrait on notes dated 1943 was engraved by William F. Ford.

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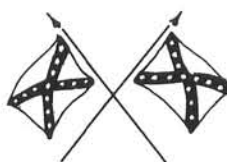
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POST CHECK NOTES

Double-Duty Convertible Currency

By FORREST W. DANIEL

Surely the most intriguing proposal for a form of currency convenient for sending money through the mail was the Post Check. Post Checks were intended to replace the discontinued fractional currency and postal notes. The virtue of the instrument was studied carefully by the U.S. Treasury and Post Office Departments for several years but the innovation failed to receive Congressional approval. Even the name is confusing: the word "Post" did not indicate a post note of the state-bank-era type; it did not relate to the post office department, although that department would have redeemed the bills and one newspaper headline called it a "postal check"; it was not a post-dated check although a prototype was called a "Post Cheque," and in much of the publicity post-note was hyphenated. The concept was devised by Charles W. Post, and, while he was an active lobbyist for the plan, his name rarely appears in the publicity as the Post in the Post Check note. The essential ingredient was a currency note of low denomination which could be converted into a personal draft drawn on the United States government and cashable at any bank or post office.

THE fractional currency of the Civil War was discontinued in anticipation of resumption of specie payment on January 1, 1879. Postal notes were inaugurated in 1883 to provide a convenient low-cost method to remit amounts less than five dollars without using the complicated process of postal money orders. Then, in anticipation of discontinuance of postal notes on June 30, 1894, public agitation for the return of fractional currency began in 1893.

In May newspapers reported the possibility of a new form of postal notes that could be made payable for any value from one cent to \$3 by tearing the edge of an indented form to the proper value of dollars, dimes and cents. The cost of the note was proposed to be one percent of the value. No writing by the postmaster was needed but the sender was required to endorse the scrip like any check or draft. That form was not adopted.

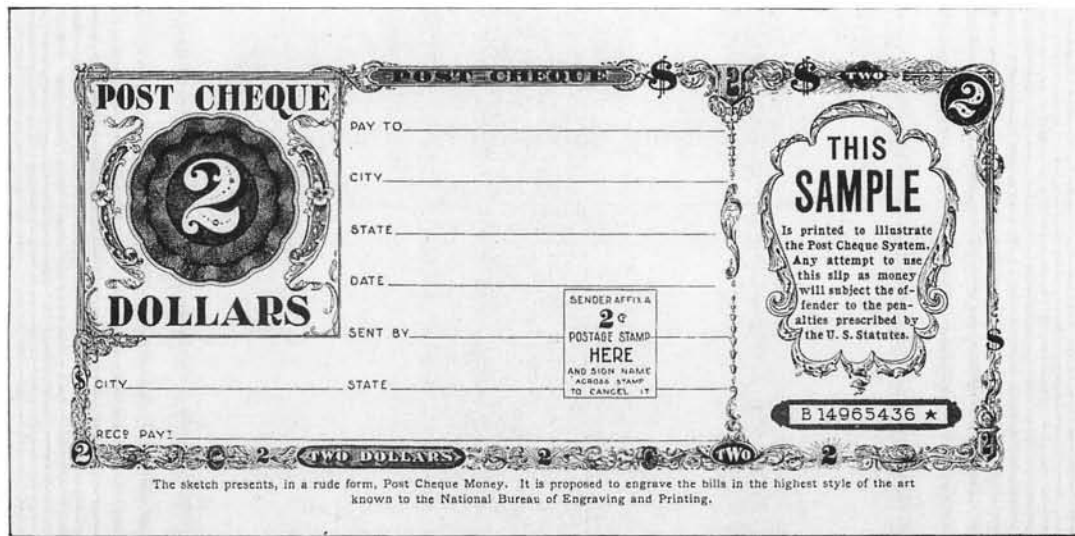
In September the *St. Paul Pioneer Press* newspaper described a postal currency bill introduced by Senator James Henderson Kyle (Ind.) of South Dakota. Although claiming to have suggested a similar bill several years earlier, the *Pioneer Press* said it was so seldom "a Populist is guilty of a lapse into common sense that when the thing does happen he ought to have full credit for it."

The bill called for a postal fractional currency in denominations of five, ten, twenty-five, fifty and seventy-five cents; the currency would be issued by the postmaster general and supplied to post offices according to their needs. The notes would be legal tender for sums under one dollar and furnished without charge to the applicant and redeemable in lawful money at any post office. Counterfeiting penalties for government bills would apply. The newspaper said the addition of a one-cent bill and a provision that the bills be returned to the post office department for destruction as soon as they were redeemed would "cover the case exactly."

Since the government supplied the people with other money without charge for paper and printing, the newspaper added, it seemed logical they should provide a currency suitable for transmission of small sums through the mail. The time was especially favorable: the mail-order business was beginning to be a major force in American commerce and inauguration of Rural Free Delivery and parcel post service brought U.S. mail delivery to nearly all farm patrons. (In a later pamphlet C. W. Post "estimated that upward of two billion dollars a year are sent through the mail, . . . largely made up of postage stamps, loose money, coins, money orders and little checks on inland banks.") To have the notes issued from the post office to fill the immediate need for small sums of cash to mail, and redemption by the receiving post office would keep them from general circulation, the newspaper added. It was a convenience much desired but the proposal died when it failed to receive Congressional approval.

His business background included sales, advertising and real estate development as well as being the inventor of farm machinery, men's suspenders, postum, grape-nuts and other breakfast cereals . . .

C.W. Post began in 1896 to design a currency that would replace the inconvenience of stuck-together postage stamps received and the coins lost from envelopes in transit. His business background included sales, advertising and real estate development as well as being the inventor of farm machinery, men's suspenders, postum, grape-nuts and other breakfast cereals; he was a man of many interests. By 1901 the idea for the Post Check had come together, a patent was received and exclusive rights to his Post Check plan were offered to the government without any charge except that the title "Post Check" be retained. A proposal to implement the



Prototype \$2 Post Cheque as illustrated in an 1899 pamphlet published by C. W. Post. (Courtesy Archives Department, Kraft General Foods.)



Filled in example of the 50-cent Post Cheque, including the postal-fee stamp, from the 1899 booklet. (Courtesy Archives Department, Kraft General Foods.)

withdrawn and replaced with a currency redesigned with ruled lines on the face whereon to write the name and address of a payee and a space for the signature of the sender. In effect, a circulating currency note could be converted into a draft on the federal government to pay the face value to the named payee for the fee of a two-cent postage stamp pasted on the note and cancelled with the sender's signature. Currency bills of fifty, twenty-five, fifteen, ten and five cents also were suggested, with a one-cent stamp fee. Because of the smaller size of fractional-value checks, spaces for the name and address of the sender were placed on the back.

National associations of newspapers, manufacturers, advertisers and hundreds of business houses were enthusiastic in their endorsement of the plan when it was publicized in newspapers. Strong opposition came from express companies that issued money orders, retail grocery associations (grocer-



The sample \$2 Post Check of 1900 was very likely suppressed because it reproduced the current Treasury Seal. (Courtesy Archives Department, Kraft General Foods.)

system was first introduced into Congress as the MacMillan-Gardner Post-Check Bill. It provided that all government-issue \$1, \$2 and \$5 bills, other than national bank notes, should be

ies were available from mail order houses) and some banking associations. The initial bill failed.

Post moved to Washington personally to publicize and

advocate Post Check currency. He published several pamphlets which described the scheme in detail and reprinted favorable articles and endorsements. Full currency-size illustrations depict the development of design suggestions for \$2 and 50-cent values. The call was for money safe to send by mail; Post said the demand came from farmers, merchants, magazine and book publishers, newspapers, manufacturers and private citizens; all classes of firms and individuals either sent or received money through the mail.

Since fewer than half of the post offices issued money orders, it was inconvenient for many people who needed the service to make a special trip to a town with a money order office.

Since fewer than half of the post offices issued money orders, it was inconvenient for many people who needed the service to make a special trip to a town with a money order office. When they did, fees began at three cents for up to \$2.50, five cents up to \$5, advancing in steps to thirty cents for a \$75 to \$100 money order. In 1902 the average money order fee was 6.02 cents, up from 5.92 in 1900, three cents of the fee was paid as commission to the issuing postmaster. To save the money order fee (and in some cases to spite the postmaster) many people, even as late as the 1930s, used postage stamps to pay for orders to mail order houses. Post said one large publisher in Chicago received upwards of \$350,000 per year in postage stamps alone. Through the Post Check system the post office department would have received the entire Post Check fee; and, since there would be no postmaster commission, great increase in postal revenue could be expected.

Of the estimated \$2 billion in small sums sent through the mails annually, only a tenth or twentieth part was paid in money orders. Small personal checks, too, were inconvenient; they required an exchange fee of from ten to twenty-five cents—often more than a money order fee. Only after exchange-free check clearance was instituted by the Federal Reserve System did personal checks become a major method of transferring funds.*



Unfilled-in sample 50-cent note from 1900 pamphlet, calls for a \$25 for misuse. A fee stamp was illustrated on the completed example but not on the later samples. (Courtesy Archives Department, Kraft General Foods.)

Post Check notes offered convenience, economy, safety and cleaner currency in circulation. It was estimated by Post that fees on small mail remittances would yield an increase in revenue, lower costs of clerk hire and supplies and pay the cost of reprinting notes used in remittances.

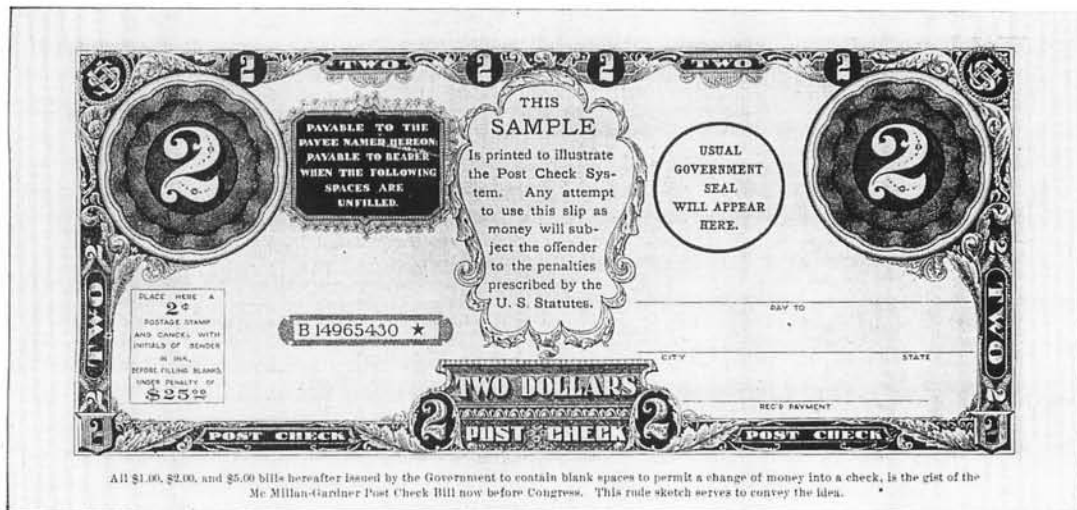
For several years bill after bill to authorize Post Check currency was introduced in Congress, and when action on each was suppressed Post took a personal hand in lobbying for the proposal. C.W. Post established legal residence in Washington, DC in 1902 and his office became a listening post for political and industrial interests and union opposition, as well as for promotion of Post Check currency.

The novel currency idea received broad and favorable acceptance; even the House Committee on the Post-Office and Post-Roads's twenty-five-page Report No. 3662, "Post-Check Notes," dated February 7, 1903, was most laudatory. It repeated and expanded the publicity printed by Post and listed officials of the Treasury and Post Office Departments who endorsed the bill. It contains three pages of "Answers to Objections to Original Bill Corrected in the Present"; and a small-type page by H.A. Castle, auditor for the post office department, describes the complicated method of processing and handling postal money orders and said any method of easing the work would be welcome. An appendix included Post's assignment of the invention to the government, endorsements from nearly a hundred businesses and fraternal organizations, and selections from editorials in fifty-three newspapers. Annual reports of the Post Office Department in 1902 and 1903 included sections endorsing Post Check notes.

Senator Platt proved to have a vested interest in defeating the proposal—he was president of the U.S. Express Company which operated a money order business and had a special concession at the Treasury Department.

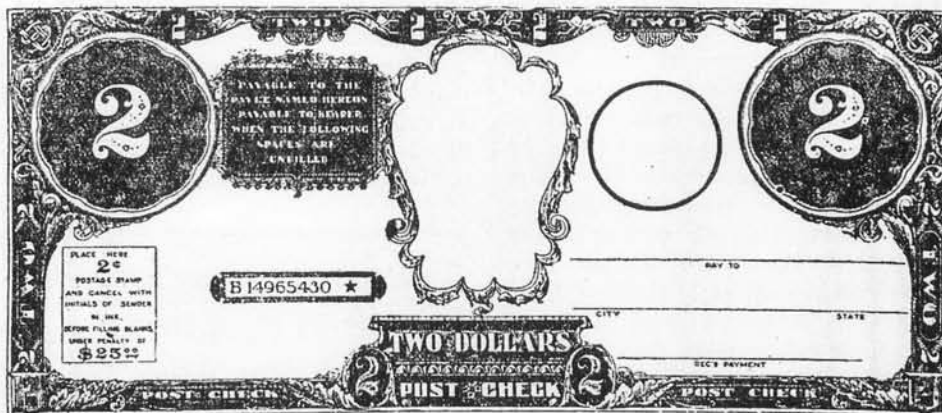
In spite of acceptance of the proposal by the federal agencies, which would administer the notes, Congress refused to act on the bill. Post began a personal investigation to determine the source of such strong opposition in Congress. He discovered that long before Senator Thomas Collier Platt (Rep.) of New York openly took a stand against Post Check notes, he had worked behind the scenes to assure that Congress would adjourn before any of the many sponsoring bills were brought out of committee. Senator Platt proved to have a vested interest in defeating the proposal—he was president of the U.S. Express Company which operated a money order business and had a special concession at the Treasury Department. Post called for Platt's ouster. Post's investigation unearthed unsavory conditions in several departments of government and exposed many of them in paid newspaper advertisements in 1905. Post was one of the first activists to purchase newspaper space to express personal opinions on controversial national subjects, and an early crusade was for Post Check notes.

While Post was unsuccessful in his attempt to unseat Senator Platt, his charges were later substantiated when a jilted lady



Sample \$2 Post Check from a 1902 brochure. (Courtesy Archives Department, Kraft General Foods.)

POST CURRENCY TO BE CONSIDERED BY GOVERNMENT COMMISSION.



This is a facsimile of an uncompleted money order note of the kind it is proposed to have the government issue. The bills, which run in denominations from ten cents to \$5, are designed to make easy

and safe the sending of money through the mails. The note passes from hand to hand as ordinary currency until some holder desires to send it through the mails and fills in the blank spaces with a name and address,

when it becomes payable only to the person to whom it is made out. A commission of post office and treasury officials has been appointed to look into the feasibility of the scheme and report.

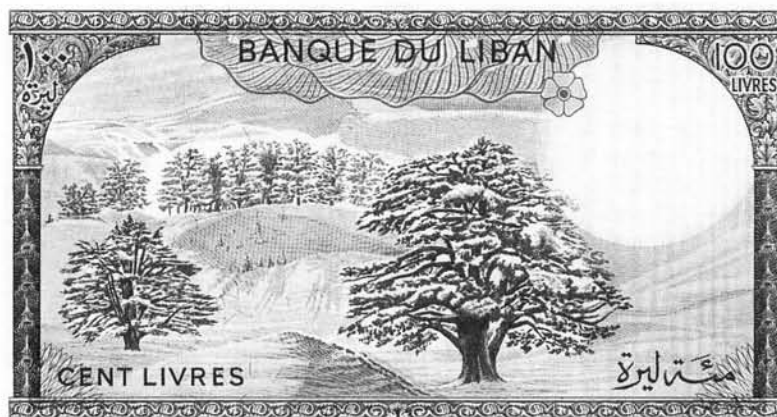
Newspaper illustration of the Post Check note from The Griggs Courier, Cooperstown, ND.



The 1904 sample from one of Post's booklets shows a rearranged design with provision for the signatures of the Treasurer and Register of the Treasury. The proposed penalty for failure to place and cancel a postage stamp has been reduced to \$10 and the word "Note" has been added at the bottom. (Courtesy Archives Department, Kraft General Foods.)

(Continued on page 51)

World Paper Money Depicting TREES



by MOHAMAD H. HUSSEIN

Trees are the largest and longest-living of all living things. They dominate the ecosystem because of their large size, enormous number and long life. Some trees reach heights of more than 350 feet. The trunk of a cypress tree in Mexico measures more than 120 feet in circumference. A giant sequoia tree in California contains more than 50,000 cubic feet of wood. Many trees in various parts of the world are thousands of years old. It is speculated that some trees in Australia are 12,000 years old; trees that are 3,000 to 5,000 years old now live in America, Africa and Asia. Trees grow on most of the earth's land and also in shallow water areas. They provide many valuable products and services that are essential to the survival of man and the environment. Many countries depict trees on their paper money and other national symbols.

A tree is generally defined as a perennial woody plant with a single upright stem capable of reaching a height of at least 15 feet. The 20,000 varieties of trees are generally divided into six main groups. (1) Broadleaf trees are distinguished by their striking autumn colors and spring flowers which produce fruits. They are the most common kind of trees and include: oaks, maples, elms, willows, mahogany and holly trees. Due to their hard wood, foresters refer to them as "hardwoods". (2) Needleleaf trees are mostly evergreen. With scale-like leaves, they have no flowers and bear their seeds in cones. There are more than 500 species of needleleaf trees that include such familiar trees as cedars, pines, firs, redwoods, spruces and hemlocks. They are called "softwood" because most often they have softer wood than broadleaf trees. (3) Palms have no branches but huge fan-shaped or feather-shaped leaves. The more than 2,500 kinds of palm trees range from the coconut palms of the tropics to the desert date palms. (4) Tree Ferns look much like palm trees, but have no flowers or seeds. They reproduce by means of spores. (5) Cycad trees also look like palm trees, but produce seeds in cones like pine trees. The cones are large and may reach three feet in length. These trees are found mainly in the warm, moist regions of Central America and Africa. (6) Ginkgo trees existed millions of years ago in various kinds, but only one species is found today. They bear seeds, with an unappealing odor, but not fruits or cones.

A tree has four main parts: (1) roots, (2) stem, (3) leaves, and (4) reproductive system. The root system consists of underground branches that mechanically anchors the aerial part of the tree in the ground, and provides water and nutrients from the soil. The two major types of tree roots are the taproot and the horizontal root. The taproot consists of one main large root extending downward from the base of the trunk with other smaller roots which radiate horizontally in the ground; oaks, pines and hickories have taproots. The horizontal root system consists of many branches with no main taproot present; maples, elms and beech trees are supported by horizontal roots. A wild fig tree in South Africa has the deepest penetrating roots, estimated to be 400 feet. The stem system of a tree includes the trunk, branches and twigs. The trunks of some trees grow straight to the top of the tree, while others branch near the base of the crown or even just above ground. The stem supports the tree, gives it shape, and provides pathways for the transport of water and nutrients from the soil and the movement of carbohydrates to the ground. In the late 1700s the girth of a chestnut tree in Italy was reported to be about 200 feet.

Leaves exist in a variety of shapes and sizes. Their primary function is the manufacturing of food for the tree by the process of photosynthesis. They get their green color from chlorophyll. Leaves of some palms are 20 feet long, while those of some needleleaf trees are less than half an inch long. The life span of leaves ranges from a few months to more than 20 years.

Most trees reproduce by seeds that are contained in flowers or in cones. Sperms and eggs are developed from pollen and ovules produced by flowers and cones. Seeds are naturally dispersed by wind, water, gravity and also by man and animals. The seed of the giant fan palm tree found in the Seychelles can weigh up to 50 pounds. The most delayed sexual maturity in all of nature is the giant sequoia. It first flowers at the age of 175 years; the seeds are so small it takes 3,000 of them to weigh an ounce. It was reported that an Arctic lupine seed more than 10,000 years old, found frozen in Canada, was germinated in the mid 1960s.

The largest living thing in the world today is a giant sequoia, called the General Sherman Tree, in Sequoia National Park in California. It is more than 275 feet tall and 100 feet in circumference at its base. The trunk is more than 17 feet in diameter

at a height of 120 feet. It is more than 2,000 years old and weighs more than 6,000 tons. Standing more than 365 feet tall, the "National Geographic Society Tree" coast redwood in Redwood National Park in California is the tallest living tree. The oldest living thing is a bristlecone pine tree named Methuselah on the White Mountains in California, more than 4,700 years old. The great banyan tree in the Indian Botanical Garden in Calcutta has 1,775 prop roots that developed into secondary trunks with a circumference of more than 1,350 feet. It covers an area of several acres and is capable of sheltering 20,000 people. The talipot palm tree in Asia lives 75 years before it bears fruits once, then dies. The traveler's tree of Madagascar has a palmlike trunk up to 30 feet tall topped by a large fan of leaves that collect rain water often used for drinking by thirsty travellers. The wood of the ombu tree of Argentina contains as much as 80% water and very little tissue, it is so spongy it can not be cut down and so moist it will not burn.

Since prehistoric times, mankind depended on trees in many ways. Above all, trees have provided people with wood. Throughout history, people have used wood to make tools, build houses and create works of art. Prehistoric man used wood fire to light his dark nights, cook his food and scare away predators, make the first spear, the first boat and the first wheel. Until recent times, wood provided the main source of energy that sustained many civilizations. Nowadays, wood is a very important natural resource utilized in countless ways in everyday life. Paper is one of the most important products of wood. Live trees are as important to man as dead wood. Trees provide people with fruits, nuts and other essential foods. Other direct and indirect tree products include: latex, turpentine, tannic acid, cork, medicines, methyl alcohol, acetone, sugars, quinine, oils, perfumes, soap, filters, fabrics, dyes and decorations, in addition to chocolate, coffee, maple syrup, margarine and spices. People in Africa use the baobab tree in many ways. They carve its trunk and use it for living or for storage, eat its leaves, fruits, seeds and roots, and use the other parts in various other ways.

Trees are critical in preserving a living environment on earth. They play a major role in soil formation, enrichment, stabilization and erosion control. They also protect and conserve water supplies, help in keeping the balance of gases in the atmosphere by producing oxygen and absorbing carbon dioxide, and modify local climate by intercepting solar radiation and reducing wind velocity. Trees provide habitat for wildlife, and make our cities clean and beautiful.

Trees may be found alone, in small groups, or in huge forests. The most isolated tree in the world is probably the solitary spruce on Campbell Island in the Pacific Ocean, the nearest tree is on the Auckland Islands more than 100 miles away. The Tongas National Park in Alaska is the largest forest in the United States, it covers an area of 17 million acres. Forests covering the Amazon basin cover 800 million acres. The largest forested area in the world is in northern Russia with an area of 2.5 billion acres. The forests of the world play a major role in the ecological pattern of nature.

In ancient times, most of the earth's land was forested. Man has been associated with forests since his origin. Forests support many kinds of vegetation and provide home for many



Hungary, P.168.



Yugoslavia, P.64.

animals. The future of forests depends on man. Today, the destruction of the world's forests is proceeding at an alarming rate. Deforestation represents a serious environmental worldwide problem, which many scientists believe will cause global warming in the next century through a process called the greenhouse effect.

All over the world, trees have prominently figured in myths, folklore, rituals, and religious beliefs since ancient times. Perhaps because of their size and long life, many cultures revere certain trees and consider them sacred. Trees are believed to

COUNTRY	DENOMINATION	DATE	DESCRIPTION/PICK NO.
Albania	500 leke	1991	Evergreen trees on face, P.48
Angola	500 angolares100 escudos	1.6.192710.6.1973	Shoreline with palm trees, P.76 Palm tree with fruits on back, P.106
Bahamas	1 pound	(1930)	Palm trees along shoreline, P.7
Bahrain	100 fils	L.1964	Palm trees on back, P.1
Belgian Congo	20 francs	1912-37	Palm trees on waterfront, P.10
Belgium	5000 francs	ND (1982-)	G. Gezelle and trees on face, P.74
Biafra	5 shillings	ND (1967)	Palm tree at left on face, P.1
Bolivia	2 bolivianos	L.1986	Trees and buildings on back, P.202
Brazil	20 mil reis	D.1890	Palm-lined street on back, P.S577
British W. Africa	2 shillings	1916-18	Palm tree at center on face, P.2
Bulgaria	10 leva zlato	ND (1890)	Shepherd and flock under a tree, P.A5
Canada	20 dollars	1954	Laurentian Hills in winter on back, P.70
Ceylon	5 rupees	1.7.1929	Palm trees and elephant on back, P.23
China	10 dollars	1921	Palm trees on face, P.516
Colombia	5 pesos	1.1.1880	Trees and shoreline on face, P.S291
Cyprus	500 mils	1.12.1961	Trees and mountain road on back, P.31
Czechoslovakia	20 korun	1988	Citrus tree with roots in book, P.96
Danish W. Indies	5 francs	1905	Palm tree at right on face, P.17
Djibouti	5000 francs	ND (1975)	Forest scene on face, P.35
Egypt	10 pounds	3.3.1931	Large palm trees on back, P.23
Equatorial Guinea	500 pesetas g.	12.10.1969	Derrick loading tree logs, P.2
Estonia	5 penni	ND (1919)	Stylized trees on face, P.39
Ethiopia	5 dollars	ND (1945)	Tree with beehive on face, P.13
Fiji	50 cents	ND (1968)	House and palm trees on back, P.37
Finland	5 markkaa10 markkaa	19221922	Fir tree at center on face, P.42 Pine tree at center on face, P.43
French W. Africa	25 francs	1925-26	Trees at left and right on face, P.7B
Greece	1000 drachmai	1939	Trees in field on back, P.111
Guinea	5000 francs	2.10.1958	Harvesting banana trees on back, P.10
Haiti	20 gourdes	L.1919	Palm tree at right on face, P.164
Hejaz	50 pounds	(1924)	Tree and ruins on face, P.4

Hungary	10 forint	1957-75	Trees and river at center on back, P.168
Indonesia	100 rupiah	1958	Worker and rubber trees on face, P.59
Iraq	1/4 dinar	1958	Palm trees at center on back, P.51
Israel	100 new sheqalim	1986	Carob tree on back, P.56
Lebanon	100 livres	1964-88	Snowy cedar trees on mountain, P.66
Libya	5 piastres	1.1.1952	Palm tree at right on face, P.12
Malawi	1 kwacha	1990	Palm tree at left on face, P.23
Maldiv Islands	1 rupee	1947	Palm tree at left on face, P.2
Mexico	500 pesos	1897-98	Palm tree at right on face, P.S200
Netherlands Indies	25 gulden	1946	Beach with palm trees on face, P.91
New Hebrides	1000 francs	ND (1972)	Hut with palm trees on face, P.20
Nicaragua	100 cordobas	L.1912	Palm trees and volcano on face, P.61
Nigeria	50 kobo	ND (1989)	Two men logging on back, P.14
Norway	100 kroner	1949-62	Logging on back, P.33
Oceania	1 pound	ND (1942)	Palm trees along beach on face, P.4
Peru	10 libras	3.10.1914	Rubber tree and worker on face, P.28
Poland	100 zlotych 1000000 zlotych	2.6.19321991	Large tree at center on back, P.74 Trees with rural landscape, P157
Saudi Arabia	10 riyals	(1983)	Many palm trees on back, P.23
Scotland	5 pounds	1922-47	Tree on face, P.186
Seychelles	50 rupees	1954-67	Palms on back, P.13
Sierra Leone	20 leones	1982	Tree at center on face, P.14
Spain	200 pesetas	16.9.1980	Tree on back, P.156
Surinam	5 gulden	9.7.1991	Logging at center on back, P.46
Switzerland	50 franken 50 franken	1910-207.7.1955	Man cutting trees on back, P.146 Family harvesting apples on back, P.176
Syria	500 piastres	1.7.1920	Cedar tree at left on face, P.16
Trinidad & Tobago	1 dollar	1.1.1929	Columbus landing and trees on face, P.3
Yemen Dem. Rep.	5 dinars	ND (1965)	Palm tree on back, P.4
Yugoslavia	50 dinara	1.5.1946	Man cutting trees on back, P.64
Zaire	20 francs	15.11.1961	Stylized tree on back, P.4



Surinam, P.46

link heaven and earth. Heaven is often described as full of fruit-bearing, shady trees. Ever since *Daphne* transformed to a laurel tree in order to escape from *Apollo* in Greek mythology, the laurel tree symbolized victory. An olive branch has long been the symbol of peace. The role that a certain fruit from a tree played in shaping human destiny is well known in western cultures. Our holidays would not be the same without a Christmas tree. Mythical trees are many, including the tree of life and the tree of knowledge. In a way, we all belong to a tree—each to their own “family tree.”

Benjamin Franklin used impressions of tree leaves as security devices on early American paper money. Symbolizing longevity, fertility, agriculture, prosperity, beauty, nature and life itself, images of many kinds of trees are prominently displayed



Czechoslovakia, P.17.

them. It was the invention of paper, a product from trees, that had made paper money possible centuries ago. Without trees, there would not have been paper money; perhaps with paper money depicting trees, we will all always be aware of their importance to our survival, and there will always be trees.



POST (continued from page 46)

friend of the senator sued for breach of promise. She outlined her activities on Platt's behalf against the Post Check bill while employed at the post office department and for the senator's interests in express company business.

According to Post, the head of the post office money order department, who fought the Post Check currency bill “tooth and nail,” also had a vested interest: he had relatives who supplied the paper for his department. In his final article Post stated he had been warned that his exposure of Senator Platt would kill any chance for passage of a Post Check bill—and it did. He had placed the facts before the public, and although he was reviled by his opponents, he was never sued for libel.

When C.W. Post abandoned the Post-Check proposal as a lost cause in 1906, he felt that public pressure for the bill had forced a number of reforms beneficial to the nation and its people: increased rural delivery of mail, more post offices in rural areas and many more postal money order offices. Newspapers of the time were calling for better second- and third-class mail rates, a wider parcel post system and revision of railroad contracts for hauling the mail. There was both the prospect and room for further reforms. And the National Association of Retail Grocers, after having roundly condemned the Post Check bill for six years, published a letter from C. W. Post, acknowledged his personal integrity and admitted the association might have treated him unfairly.

ACKNOWLEDGMENTS:

Without the assistance of the late Darrell Krause, microfilm cameraman who spotted the newspaper picture; Jack H. Fisher, who supplied the shortcut to the Post archives; and Stephen A. Carvell, archives technician for Kraft General Foods, for photocopies of the Post pamphlets, the preceding space would have been blank.

NOTE:

* As a gasoline station attendant in the early 1940s I was instructed to get ten cents “float” if offered a check from a state bank in a near-by town—it was not a member of the Federal Reserve System.

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CIVIL WAR BLOCKADE

Leads to a Currency Variety

by BENNY BOLIN

SOME collectors of paper money are aware that many of the second and third issue fractional currency proofs, as well as some of the regular issue fractional currency notes, are printed on paper watermarked "CSA." However, only a few are familiar with the paper itself or how the Union government obtained Confederate paper, the same type that had previously been used by Keating and Ball to print \$10 Confederate notes in 1861 and \$100 notes in 1862.

The story begins at high tide on September 28, 1861, a dark and moonless night. A steamship, the *Bermuda*, neared the darkened coast of Savannah, Georgia. She flashed a light on the landward side below the level of her decks so it could be seen only by those on shore. Two lights then lit up on shore. Captain Eugene Tessier sailed forward until the two lights were in line with each other. Keeping the two lights in line as one, he used this as a steering guide for a safe run into the blockaded Confederate port with a much anticipated and needed cargo of dry goods, food stuffs, and other necessities as well as munitions for the Confederacy.

THE BLOCKADE

When the first six states seceded from the union, President Lincoln declared them to be in a state of insurrection. On April 4, 1861 he imposed a blockade on all sea ports from South Carolina to the Rio Grande. Three weeks later, on April 27, 1861, following the secession of NC and VA, he extended the blockade north to the mouth of the Potomac. He stated that *"in order to protect the combination of persons, public peace and the lives and property of quiet and orderly citizens pursuing their lawful occupations, it is deemed advisable to set on foot a blockade of their ports within the states aforesaid. For this purpose, a competent force will be posted so as to prevent the entrance and exit of vessels from the ports aforesaid."* The blockade was intended to isolate the Confederacy from the world and deprive it of supplies, thereby weakening its war effort. Most historians agree that the blockade was the most important factor in bringing about the fall of the Confederacy. In 1863 it was so effective the South was referred to as *"a land besieged."* Lincoln's Naval Secretary, Gideon Welles, preferred *"closing"* the ports rather than blockading them, as a formal blockade would bestow upon the Confederacy certain rights of belligerency that were accorded any legitimate nation at war. Lincoln countered that a blockade gave the Union the right to search vessels trying to break the cordon and to seize cargo determined to be contraband, actions not allowable if the ports were merely *"closed."* The blockade was very difficult to maintain, especially in the beginning. The South had 3549 miles of coast with 189 openings for commerce, and the Union navy consisted of less than 50 ships. However, by December 1861 the Union navy had

bought 136 more ships, repaired 34 more and had 52 additional ones in different stages of construction. At war's end they had over 600 ships and 51,500 enlisted sailors. The early odds of successfully running the blockade were high, as only about one of every nine runners was captured. In 1862 this decreased to one in every seven, in 1864 to one in three and by the end of the war it was about even odds. In all, the Union navy captured 1149 vessels, 210 of them steamers, and burned, sank or grounded another 355 more, 85 of which were steamers. These 1504 vessels carried cargo valued at over \$30 million.

THE BLOCKADE RUNNERS

Blockade running was very profitable in the beginning, due to the high probability of a successful run and to the decision by the Confederate government to leave blockade running to privateers. This essentially meant that they could charge as much as they wanted for their goods, limited only by what the market would bear. Salt worth \$16 per ton in Nassau brought \$700; coffee worth \$249 brought \$5500. The captain of a blockade runner could make \$5000 per run, compared to a normal fee of \$150. The ships used as blockade runners were usually side wheel steamers and were much faster than the Union ships. They were built specifically for blockade running. They were long and low (often nine times as long as they were wide) with only two short masts and convex forecastle decks. They were lead colored to minimize visibility and were designed to go through, rather than over, rough seas. When discovered, they relied on their speed and evasive actions to avoid capture. They normally entered port on moonless nights at high tide using the light alignment system to guide them since the Confederates had darkened all their lighthouses to make navigation difficult for the Union navy. If the runner arrived at their port before sufficient darkness, they would merely hide out in a nearby inlet and await darkness. The runners burned anthracite coal because it burned without smoke; a fact when discovered by the Union, caused the government to ban its export to foreign ports. When runners discharged their cargo, they would re-load with goods bound for England, usually cotton, and make a return trip. Later in the war, when there was a larger threat from the Union navy, runners began to go to interim ports, such as Nassau and Bermuda to transfer their cargo to much smaller, even faster ships that could even more easily avoid the blockade. About 30 firms entered into the blockade running business. The most successful was Frazer, Trenholm and Company, a southern shipping and banking firm with offices in Liverpool and Charleston. They had ten ships, interim offices in Nassau and Bermuda and shipped out over 50,000 bales of cotton. However, most of the firms eventually lost money not only due to losing ships and cargo to

capture, but also due to the confiscation of its assets by the Union at the end of the war. For example, one firm shipped out over 10,000 bales of cotton during the war, but had 16,000 bales confiscated at the end of the war.

THE "BERMUDA"

The first steamer chosen to challenge the blockade was a newly-completed iron-hulled screw merchant ship with a large carrying capacity, the *Bermuda*. She was built in the United Kingdom at Stockton-upon-Tees on the eastern coast of England in 1861. Her first owner was Edwin Haigh, a British cotton broker, but within a few days after completion, a bill of sale was executed to A.S. Herschel and George A. Trenholm of Charleston. Eugene Tessier was her first master. She sailed on August 22, 1861 from Liverpool bound for Charleston, but changed her destination to Savannah, Georgia, ran the blockade without problem and docked on September 28, 1861. Her cargo was a large amount of general supplies and weapons valued at over \$1 million. On October 29, 1861 she left Savannah with 2,000 bales of cotton and arrived back in Liverpool, England in November 1861. Captain Tessier then changed ships to the *Bahama*, and on January 17, 1862, Captain Westendorff, a South Carolina citizen, who arrived from Charleston in December 1861 as captain of the *Helen* was put in command of the *Bermuda*. The *Bermuda* sailed again and arrived in St. George's, Bermuda on March 22, 1862 where she stayed for four weeks without discharging her cargo. She left under the British flag on April 23, 1862 bound for Nassau with the intent of transferring her cargo to smaller vessels for shipment to the Confederacy. Five days later, on Sunday, April 27, 1862, off Hole-in-the-wall, she was captured by the U.S.S. *Mercedita* commanded by Captain Steelwagen. She was searched and since her log showed she had previously run the blockade, had contraband among her cargo and since some papers were destroyed by the captain's brother when she was captured, Captain Westendorff and twelve passengers were made prisoners and the *Bermuda* was escorted to Philadelphia. She arrived on Saturday, May 3, 1862, placed in the hands of Prize-master Abbott and adjudged a prize of war. The *Bermuda's* cargo was ordered sold as contraband by the Federal Court in Philadelphia. Her owners argued that she was captured while sailing under the British flag, was only 5-7 miles from the eastern coast of Great Abaco Island, an English colony, was in range of the Abaco light and was steering along the coast, not in the route to any blockaded port, the nearest of which was 160 miles away. They stated she was to take her cargo to Nassau, nowhere beyond and return to Liverpool with a cargo of British gold.

THE CARGO

Much of the cargo of the *Bermuda* was very evidently contraband, not only by its nature, but also due to the fact that of the 45 bills of lading on board, none had consignors. Also, a confiscated letter on board from Fraser, Trenholm stated "... we cannot too strongly impress upon you the adoption of the most certain means of preventing any of them falling into improper hands." She carried about 80 tons of munitions including heavy pieces of rifled artillery; six 5½ inch Whitworth guns and five giant 8½ inch Blakely guns, in cases with carriages and several thousand shells for each, varying in size from seven to 112 pounds each. The Blakely cannons were similar to the one that fired the first shot in the war, shooting a projectile 1250 yards from

its mount on Morris Island to Fort Sumter. She also carried two cases of Enfield rifles, .577 caliber rifles that were very popular infantry rifles for both sides; 300 barrels, 78 half barrels and 283 quarter barrels of gun powder; 700 bags of salt-petre; 72,000 cartridges; 2.5 million percussion caps, twenty-one cases of swords marked N.D. (Navy Department?); a large amount of army blankets; seven cases of pistols; several cases of military decorations, military buttons, some with a palmetto tree on them, some with an eagle surrounded by eleven stars (the number of states in the Confederacy); cases of cutlery some stamped "Jeff Davis, Our First President; The Right Man in the Right Place," and some stamped "General Beauregard; He Lives to Conquer." In addition, she carried five cases of lawn, thin or sheer linen or cotton fabric, each labeled with the "Flag of the Confederate States." She also carried 26 boxes marked P.O.D. (Post Office Department?) containing large numbers of Confederate States postage stamps, printing ink for postage stamps, copper plates for printing 400 rebel stamps at a time, 200,000 letter envelopes, a number of printing presses and other apparatus, including "CSA watermarked foolscap paper." In addition, there were twelve passengers on board, listed as common sailors, but in fact printers and engravers. In another confiscated letter, they and the printing material were described as "... presses and paraphernalia complete, obtained from Scotland by a commissioner of the Confederate government and sent with a lot of printers and engravers." Rounding out her cargo were some 50,000 shoes, 24,000 blankets, dry goods, drugs, tea, coffee, surgical instruments, books, leather, saddles, etc. Also on board, confiscated and used to prove that her intention was to run the blockade, were details on how to run the blockade using the series of lights.

THE PAPER

The amounts and types of paper captured and sold to the Treasury department are difficult to ascertain. A letter on board the *Bermuda* to a Mr. Morris, a lithographer in Charleston who had run the blockade not long before was from a Mr. C. Straker, Stationery Dept., 80 Bishopgate within, 26 Leadenhall St., London and was dated February 12, 1862. It described his company's ability to provide this paper. He stated "... we make and can buy paper of all kinds as well as any London house; so we could execute your order for foolscap loan paper, with watermark, 'CSA' as shipped you, at 42s. per ream double, equaling two reams single." "Foolscap" is a British term meaning a size of drawing or printing paper. However, court records seem to refer to this paper as "Bank Note" paper, detailing "... many reams of fine white Bank Note paper, watermarked 'C S A,' intended obviously for Confederate States banknotes and bonds." It seems from the court records that the United States Treasury Department acquired five cases (ten reams as the cases were double reams), at \$2 per ream. The rest of the paper was described as 490 reams of Bank Note paper sold at \$2.50 per ream, 35 reams foolscap sold at \$6 per ream and ten reams of damaged paper sold at \$1.50 per ream. The paper bought by the Treasury department was primarily used to print proofs of fractional currency. Since these were primarily used for counterfeit detection, the Treasury opted to use this cheaper paper instead of the more costly and scarce regular bank note paper. It was watermarked "CSA" eight times in block letters. Each sheet was 13.25 inches wide and 16 inches long, an antique white woven deckle edge, full rag content paper. The watermarks appear on approximately four inch centers, are double lined,

three inches wide and $\frac{7}{8}$ inch tall. Most of the sheets, if not all of them, have a crease in the center where they were folded for storage.

THE COURTS

After the "Bermuda" was adjudged a prize of war and her cargo sold at auction as contraband, her owners appealed to the District Court of the Eastern district of Pennsylvania. When this court sided with the prize court, the owners appealed to the United States Supreme Court. The case was heard in December 1865 with James Speed as the Attorney General and Salmon P. Chase as the chief justice. The opinion of the court was written by Chase. They concluded that "... the 'Bermuda' was justly liable to condemnation for the conveyance of contraband goods destined to a belligerent port, ... the cargo having been assigned to enemies and most of it contraband, must share the fate of the ship. ... Our conclusion is, that both vessel and cargo, even if both were neutral, were rightly condemned, and on every ground, the decree below must be AFFIRMED."

This decision only applied to the ship and its cargo of munitions and other items of war. The residual cargo was initially afforded the same fate and this was appealed to the District Court of the United States on March 31, 1866. District Judge Cadwalder delivered the courts' opinion and also agreed with the prior courts and condemned the residual cargo as well.

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INARTISTIC, INFERIOR AND EXCESSIVELY PLAIN \$5 SERIES OF 1882 BROWN BACK

The following letter nicely explains the three photographs that accompany this article.

J. Abrahams
Deputy Comptroller of the Currency
April 25, 1888

I am in receipt of your letter of the 24th instant in-closing, with the request that I will inform you whether its wish can be complied with, a letter from the Peoples National Bank of Clay Center, Kansas, No. 3345, asking if a change in the character of the title on its plate can be made so as to remedy its excessive plainness, and stating that a similar favor has been accorded the First Na-

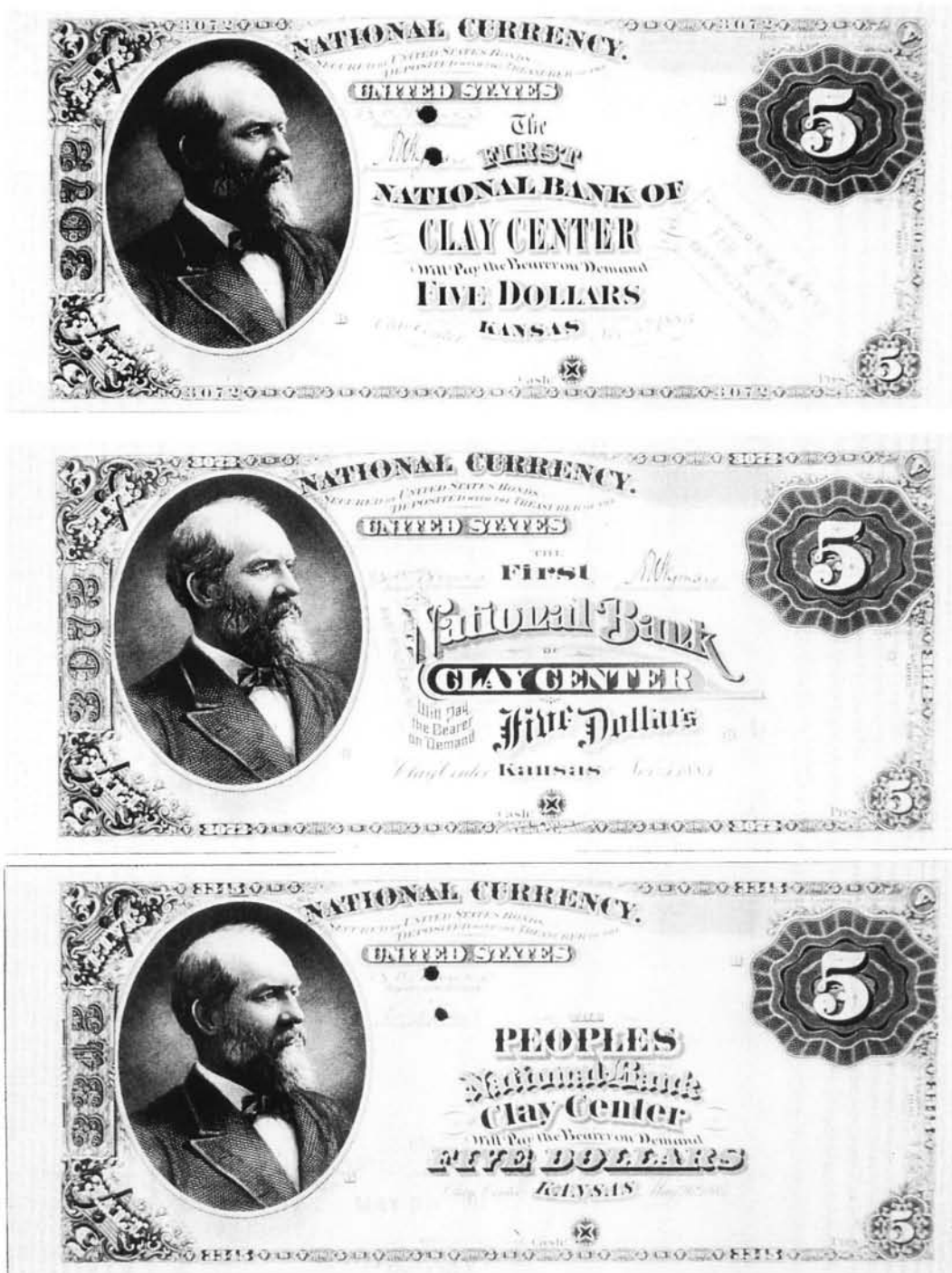
tional Bank of that place; No. 3072. The letter of the Peoples National Bank is herewith returned with the information that the change in the plate of the First National Bank was made for the reason that the engraving of the title on its former plate was inferior and inartistic, being produced by the patent lettering process, and that a new plate engraved in a more artistic style was prepared, not as a favor to the bank, but for the credit of this Bureau. This course has been pursued at the discretion of the officers of the Bureau to the extent that the state of the work permitted with those national bank notes plates on which the lettering was conspicuously inferior. As the Peoples National Bank does not fall within this category, I would not feel warranted in having a new plate prepared for it. In any event, it would not be desirable to have the titles of two banks in the same town engraved in the same style.

Edward O. Graves
Chief of the Bureau of Engraving and Printing

The First National Bank of Clay Center (3072) issued 4646 sheets of \$5 Series of 1882 brown backs. The inferior plate



THE PAPER COLUMN
by Peter Huntoon



The Peoples National Bank of Clay Center, Kansas (3345), wanted a new \$5 Series of 1882 face plate after an inferior \$5 plate was replaced for The First National Bank (3072) in 1887. (Photo By Douglas Mudd, Smithsonian Institution.)

was approved for use on November 26, 1883; the improved plate on September 27, 1887. The changeover sheets serial numbers between the two were E317284-1600 and E484315-1601, respectively delivered from the Bureau to the Comptroller on June 20, 1887, and October 13, 1887.

The \$5 Series of 1882 brown back face plate for The Peoples National Bank (3345) was approved on June 23, 1883. A total of 3725 sheets were delivered from it. The plate was not replaced.

SOURCES OF DATA

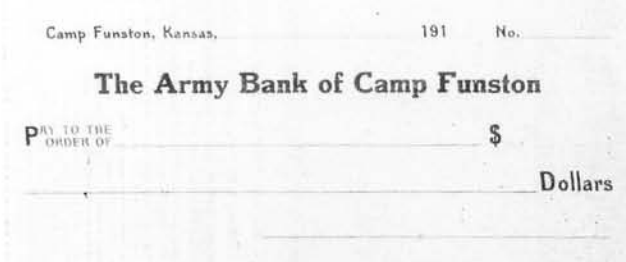
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"ARMY BANK HERE ROBBED THIS EVENING"

THREE CIVILIANS DEAD, TWO WOUNDED

by STEVE WHITFIELD

A few years ago, as I was thumbing through a copy of *The Check List*, the publication of the American Check Collectors Society, I noticed an illustration of a small, blank check printed for the U.S. Army Bank at Camp Funston, Kansas. At the time I was stationed at Fort Riley, which includes the Camp Funston area. I knew through researching local history that a brutal robbery and murder had taken place at the bank in January, 1918. I thought if I could obtain an example of the check, it would be an incentive to do an article about the bank and the robbery. So, off went a letter to Bob Spence, owner of the check, to see if he had a duplicate. He replied and said that he only had the one check but that he would contact the individual he had obtained his copy from to try and get another. Bob later wrote that he had been unsuccessful, so I thanked him and forgot about the project.



The check that inspired this article.



"The Zone" at Camp Funston, army bank location.

Recently, I received a letter from a fellow Kansas correspondent, who informed me that he was the person contacted by Bob Spence several years ago and that he had subsequently obtained another copy of the check. Was I still interested? Of

course I was, and so the item finally came to hand. Trips to newspaper archives at Junction City, Kansas and Kansas City, Missouri provided additional details on the crime.

Camp Funston was one of 16 National Army Cantonments erected in 1917, to train and house the huge U.S. Army necessary to go to war with Germany. The camp was named after General Frederick Funston, a Kansas military hero of the campaign in the Philippines. Built by an army of contractors in only twelve weeks, the camp consisted of 1400 buildings with all appropriate infrastructure, utilities, railroad sidings, and support facilities. The camp was constructed on the eastern edge of Fort Riley proper. A private city, appropriately called "Army City" grew up between Camp Funston and the city of Ogden. Fifty thousand soldiers were trained at Camp Funston, including the 89th and 92nd Divisions which served in France.

At the center of the Camp was an area set aside for recreational and support facilities. This was called "the zone," and it was here that businesses to support the soldiers were established. Within the zone two banks were operated. One was a "branch" of the Central National Bank of Junction City, Kansas and the other was established by management of the National Reserve Bank of Kansas City, Missouri, Charter 9677. The Kansas City bank was careful to ensure that this bank was not called a "branch", but for all practical purposes, that is what it was. Another bank, The Army City Bank, was established in nearby Army City. These banks were opened to serve the needs of the soldiers and to handle large U.S. Army payrolls, which ran about \$1 million a month.

Mr. C. Fuller Winters, vice president of the Federal Reserve Bank of Kansas City, Missouri, and an officer of the National Reserve Bank of Kansas City, was in charge of the U.S. Army Bank at Funston and Mr. Kearney Wornall was cashier. The bank was located in a small wood frame building within the zone. Dimensions of the one room bank were approximately 15'x20'. On the night of the robbery, Friday, January 11th, 1918, the bank was in the process of preparing for payroll operations and had a large amount of cash on hand. The money had been visible on the counter for several days. Present in the bank were Mr. Winters and cashier Wornall, along with O.M. Hill, clerk, Mr. John W. Jewell, editor of the camp newspaper and Mr. Carl Ohleson, son of a Kansas City contractor. Ohleson was probably doing work at the Camp.



A \$10 date back issued by the parent bank in Kansas City, Mo.

At approximately 7:30 in the evening on the coldest night of the year, an insistent knocking was heard at the door. The temperature registered -20° outside and the wind was blowing hard. Mr. Winters went to the door and admitted someone that he apparently knew. The robber walked around the counter and pulled out a heavy automatic pistol and covered the men in the bank. At first they did not take him seriously as he mumbled about his accounts being out of balance. He then produced a hatchet and struck Mr. Winters on the side of the head with the flat of the axe. Producing some tent cord he forced the cashier to bind the arms of the others and then tied the cashier. With the five men lying on their backs, tied and gagged, he proceeded to butcher his victims with the hand axe, killing three of them and severely wounding the other two. He then filled a sack with large denomination bills and left the building.

The cashier came to and managed to untie himself and exit the bank. Covered in blood he wandered until challenged by a sentry, who sounded the alarm. A party sent to the bank discovered the carnage and roused the camp. Within twenty minutes the entire camp was locked down with no-one allowed to enter or leave and sentries ordered to shoot on sight anyone trying to enter or leave by stealth. A search of the entire camp was conducted without success although thirty \$1 bills and a bloody handkerchief were found near the railroad tracks.

Major General Ballou, Camp Commandant, put out a call for help to the police of all communities within 100 miles of Funston, as follows: "Army Bank here robbed this evening. Three civilians killed, two badly injured. Man, semi-conscious condition says army captain attacked him with gun and hatchet. Believed robber was disguised in the uniform of an army captain. Perpetrator bloodstained. Request co-operation." Photographs of the exterior and interior of the bank, just after the bodies had been removed, appeared in the *Kansas City Star* on Monday the 14th. The photos were credited to the Union Pacific Railway Press Bureau.

Mr. Winters died without regaining consciousness, becoming the fourth victim of the murderer. Cashier Wornall was placed in the post hospital and word soon passed through the camp that he would recover and be able to identify the robber.

On Saturday, the 12th of January, a National Guard Captain shot himself to death at Funston. Captain Lewis Whisler,

commander of Company E, 364th Infantry, apparently overheard a sergeant discussing the robbery and the survival of cashier Wornall. Shortly thereafter he killed himself with a rifle. Subsequent investigation showed that he had gotten his funeral uniform tailored the week before the robbery and had stated that he would be buried in it soon. He had also addressed a suicide note to a 17 year old female student at Ottawa University. Whisler was divorced and had been seeing the young woman for about a year. He was 36 years old at the time and his ex wife stated that he was insane. In fact a number of people wondered how he had ever been given a commission. But it was wartime and expansion requirements of the army undoubtedly allowed a few misfits to slip through the screen.

A detailed audit finally determined that \$62,826.21 could not be accounted for. Obviously the small change had not been taken by the robber, but he did get more than \$62,000. At first the money could not be found and the investigation centered on the possibility of accomplices who could have carried it off the Post. Cashier Wornall's condition continued to improve until doctors were sure that he would make a full recovery. By the following Wednesday a detailed search of Whisler's room had discovered a hidden compartment in the wall, where he had stashed all of the money. With the recovery of the money, interest soon waned in the papers and the case was closed. The last news about the robbery appeared on January 25th in the *Junction City Union*.

At the time of the robbery, the U.S. Army Bank was preparing to move into a new \$20,000 building at the Camp. A national charter had just been received and the name would be changed to The First National Bank of Camp Funston, Kansas. An illustration of the new First National Bank building appeared in the *Kansas City Times* on Tuesday, January 15. This bank, unfortunately, did not issue national currency and its fate is unknown to me.

With the end of the war in 1918 the soldiers and contractors all went home and the area reverted to its pre-war status. The 89th Division returned to muster out, along with the 35th "Santa Fe" Division. A young Artillery Captain named Harry S. Truman mustered out with the 35th. Army City soon disappeared as the need for its services went away. During the 1920s

(Continued on page 58)

SPMC Annual Awards

The 1997 SPMC Awards will be presented at the International Paper Money Show in Memphis, Tennessee, in June 1998, as follows:

1. *Nathan Gold Memorial Award*. Established and formerly (1961–1970) presented by *Numismatic News*, now by the *Bank Note Reporter*. Presented to a person who has made a concrete contribution toward the advancement of paper money collecting. Recipients, who need not be members of the SPMC, are chosen by the Awards Committee.
2. *Award of Merit*. For SPMC member (or members) who, during the previous year, rendered significant contributions to the Society which bring credit to the Society. May be awarded to the same person in different years for different contributions. Recipients to be chosen by the Awards Committee.
3. *Literary Awards*. First, second and third places. Awarded to SPMC members for articles published originally in *Paper Money* during the calendar year preceding the annual meeting of the Society.
 - A. An Awards Committee member is not eligible for these awards if voted on while he is on the committee.
 - B. Serial articles are to be considered in the year of conclusion, except in case the article is a continuation of a related series on different subjects; these to be considered as separate articles.
 - C. Suggested operating procedures: The Awards Committee chairman will supply each member with a copy of the guidelines for making awards. Using the grading factors and scoring points which follow, each member will make his selection of the

five best articles published in the preceding year, listing them in order of preference. The lists will be tabulated by the chairman and the winners chosen. A second ballot will be used to break any ties.

D. Grading factors and scoring points:

- a. Readability and interest—is the article interestingly written? (20 points) Is it understandable to someone who is not a specialist in the field? (10 points) Would you study the article rather than just scan through it? (10 points)
- b. Numismatic information covered—In your opinion, will the article be used by future students as a reference source? (20 points) Has the author documented and cross referenced his source material? Give credit for original research and depth of study. (20 points) Is the subject a new one, not previously researched, or a rehash? If it presents a new slant on an old subject, give proper credit. (20 points)

The Dr. Glenn Jackson Memorial Award will be presented, if someone qualifies. This award, open to any author in any numismatic publications, is for an outstanding article about bank note essays, proofs, specimens and the engravers who created them. This award, when presented, consists of a certificate, which includes an engraving by American Bank Note Co.

The Julian Blanchard Memorial Exhibit Award will be awarded for the outstanding exhibit of bank note essays, proofs and specimens, including the possible relationship to stamps.

The SPMC Best of Show Award is given for an outstanding exhibit in Memphis on any paper money-related subject.

ARMY BANK (Continued from page 57)

Camp Funston was auctioned off to wreckers who had completely dismantled the place by 1925, except for roads and walks. In 1919 a monument constructed of building rubble stone was erected in memory of the soldiers who trained there. This monument still stands. During the great depression a CCC project restored the foundation and fireplace of General Wood's home that overlooked the camp as a monument to the general. These are all that remain of the huge WWI camp. In 1940 however, Camp Funston was entirely rebuilt as a training center for the approaching WWII. Today that camp is also gone and the army is doing archaeological investigations looking for building foundations in the Army City area, which was incorporated into Fort Riley when the Post expanded just prior to WWII.

Unfortunately, no record was made of serial numbers or types of currency included in the loot, so collectors cannot

look for "bank robbery" artifacts; however, there must be some issued checks stashed in somebody's old papers somewhere. And the national bank notes of the "parent" National Reserve Bank of Kansas City, Missouri are readily available. In addition, one of the victims, Mr. C.F. Winters, was a vice president of the Federal Reserve Bank of Kansas City. Federal Reserve Bank notes and Federal Reserve notes of the period would also be appropriate for collectors.

References:

- History of Fort Riley*; W.F. Pride; 1926; Reprint 1987 by the U.S. Cavalry Museum and the Fort Riley Historical and Archaeological Society
Junction City Union, Junction City, Kansas. Jan. 12 – Jan. 25, 1918
Kansas City Star, Kansas City, Missouri. Jan. 12, and Jan. 14, 1918
The Kansas City Times, Jan. 12 and 15, 1918

ABOUT TEXAS MOSTLY



THE NATIONAL BANKS IN McKINNEY, TEXAS

by FRANK CLARK

McKinney, Texas is the county seat for Collin County, directly north of Dallas. Both Collin County and McKinney were named in honor of Collin McKinney, a surveyor who authorized the law creating counties in the northern part of Texas. McKinney was an American patriot, Texas legislator, and one of the 56 signers of the Texas Declaration of Independence.

Over the years, there were three national banks organized in McKinney. This article will briefly cover the history of these banks.

THE FIRST NATIONAL BANK OF McKINNEY

FRANCIS Emerson (1815–1905) and his son, Thomas, founded the first bank in McKinney in 1869, under the name of F. Emerson & Co. This bank was located in a tiny wooden building on the west side of the town square.

On May 8, 1882 the bank was organized as a national bank, with a capital of \$50,000. The name chosen was The First National Bank of McKinney, and it operated under Charter 2729.

In 1912 the bank moved to the east side of the square, and built a classical revival style two-story building with glazed bricks and massive columns. A large gilded eagle sits atop the building. The building still stands, and is designated with a Texas Historical Marker.

The Depression took its toll on The First National Bank. It was placed in receivership on March 9, 1930. However, it eventually merged into The Collin County National Bank on January 7, 1932.

The First National Bank issued \$10 and \$20 national bank notes in the following types: First Charter Series 1875; Third Charter Series 1902 Red Seal, Date Back, and Plain Back; and Series 1929 Type I notes.

The total amount of circulation issued was \$808,590. When the bank closed the amount outstanding was \$13,820 in large-size notes, and \$31,500 in small-size notes. There are no known surviving small-size notes from The First National Bank of McKinney.

THE COLLIN COUNTY NATIONAL BANK OF McKINNEY

The Collin County Bank was another early private bank in McKinney. The first officers were president Gerard A. Foote and cashier W.L. Boyd. On March 13, 1883 the owners petitioned the Comptroller of the Currency for a charter as The Collin County National Bank of McKinney. Their request was approved, and on April 2nd of that year Charter 2909 was issued to the new bank.

The original organizers and officers of the bank included J.W. Throckmorton (11th Governor of Texas, 1866–67); G.A. Foote (the first president of the new national bank); H.M. Markham, who became the first vice-president; and W.L. Boyd, who continued as cashier. The directors were I.D. Newsome, Z.E. Raney, J.A. Ashton and H.A. Rhea. Other stockholders included J.S. White, Thomas B. Wilson, T.C. Goodner, Thomas H. Murray, E.M. McAuley and G.A. Wilson.

The bank was located in a two-story brick building on the southeast corner of the town square. The initial capital stock of the bank was \$75,000; after one year of operation its first statement reflected an undivided profit of \$147.60.

The bank remained at this location for nearly 50 years. On January 7, 1932 it merged with The First National Bank of McKinney, and moved into that bank's former quarters on Tennessee Street in McKinney. In 1956 the bank occupied a modern new building on Tennessee Street, one block north of the town square.



Third Charter, Series 1902 \$10 Plain Back note issued by The Collin County National Bank of McKinney, bearing the signature of Thos. Johnson, cashier, and L.A. Scott, president.

There have been 10 presidents of The Collin County National Bank since it began operations in 1883:

G.A. Foote	1883-1902
Jesse Shain	1902-1906
W.B. Newsome	1906-1912
L.A. Scott	1912-1934
Giles McKinney	1935-1936
Thomas Johnson	1937-1949
Henry W. Warden	1949-1950
J.W. Neal	1950-1954
John M. Whisenant	1955-1980
John B. Whisenant	1980-Present

Thomas Johnson always told the story that he began his career at the bank as a youth, and his first job was to polish the brass spittoons until they gleamed. His efforts paid off, as he was promoted to president in 1937!

The Collin County National Bank became the 13th member of Texas American Bancshares, Inc., on October 1, 1982. On its 100th birthday the bank's financial statement reflected total assets of \$109,851,133. It is today the largest bank in McKinney.

The Collin County National Bank issued notes in the following types and denominations: Second Charter, Series 1882 \$10 and \$20 Brown Backs; Third Charter, Series 1902 \$10 and \$20 Red Seals; Third Charter, Series 1902 \$5, \$10, and \$20 Date Backs; Series 1902 \$5, \$10, and \$20 Plain Backs; Series 1929 Type I and II \$5, \$10 and \$20 notes.

The total amount of circulation issued by the bank was \$4,242,710. In July of 1935 the amount of notes outstanding was \$11,190 in large-size and \$105,760 in small size.

CENTRAL NATIONAL BANK OF MCKINNEY

Another bank in McKinney was the Central State Bank. It had begun as the Continental State Bank, but the name had been changed in the 1920s. In July of 1934 its directors decided to reorganize as a national bank. The resulting bank was the Central National Bank of McKinney, with a capital of \$100,000. The charter number issued to the new bank was 14236.



This bank was located at the northeast corner of the McKinney town square. The bank's two-story brick building, with large columns in front, still stands.

Since this bank was chartered very late in the note issuing period, it issued Series 1929 Type II notes only, in every denomination possible at the time: \$5, \$10, \$20, \$50, and \$100. The total amount of circulation issued was \$55,200, and \$50,000 of that was still outstanding in July of 1935. Considering this amount, surviving notes are very scarce.

REFERENCES

McKinney Courier Gazette, October 2, 1983.

Carman, W. (1983). *One Hundred Years, 1883-1983; Texas American Bank McKinney*.

Hickman, J. and D. Oakes. (1990). *Standard Catalog of National Bank Notes*. Iola, WI: Krause Publications.



COLONEL BRADSHAW'S MONEY

Col. Blythe, while in Topeka, told a good poker story. A northerner got into a game with some southern gentlemen in Alabama. When it came time to quit he was way to the good. Col. Bradshaw, one of the southern gentlemen in the game, owed him \$2,600 and gave his check for the amount. The northerner was at the bank bright and early the next morning and presented the check. The cashier looked at it, jammed it down on the [h]ook, went to the vault and got a stack of bills, came back, counted out \$2,600, counted it over again to make sure and then shoved it through the window. The northerner was delighted. He gathered it up, went over to the desk and started to count it. As soon as he looked at the first bill, he stopped with a jerk and exclaimed to the banker:

"You have made a mistake."

"How so?" asked the cashier.

"Why, this is confederate money," said the northerner.

"That's the only kind Col. Bradshaw has had in the bank since the war," replied the banker.—*New York World*.—*Bisbee* (N. Dak.) *Gazette*, Sept. 7, 1905.

A BAD \$5 BANK NOTE

Receiving Teller Hammond of the sub-treasury recently captured an excellent \$5 bank note counterfeit, which was presented by a young man to have changed. The note was evidently very old and was torn and defaced by usage in circulation, but the workmanship was of the highest order. The note was made to represent one of the issue of the National Bank of Pawling, N.Y., which issue was authorized on July 20, 1865. Mr. Hammond is of the opinion that the bogus note has been in circulation for many years. When the young man who presented it was told it was useless he left the office wearing a pronounced expression of disgust. *Baltimore American*.—(Butte [Mont.] *Miner*, Sep. 15, 1896.)

MONEY TO BURN

A young Iowa farmer who had saved up \$200 in bank bills, stuck the roll wrapped in a newspaper up the chimney in his bedroom for safekeeping. One cold afternoon his mother put a stove in the room and built a rousing fire in it and when the young man returned to supper the notes could not be found.—*Firemen's Herald*.—*Dakota Globe*, Wahpeton, Dak., Mar. 16, 1887.

WHAT THE DEUCE!

by CHARLES A. DEAN and DON C. KELLY

Continued from No. 193.

State	Charter	Title/Town	Type	Serial/Grade	State	Charter	Title/Town	Type	Serial/Grade
MI					1712	MONITEAU NB OF CALIFORNIA	Orig	1439	VG-F
1470	SECOND NB OF HILLSDALE	Orig	2913	Good	1712	MONITEAU NB OF CALIFORNIA	Orig	1461	
1470	SECOND NB OF HILLSDALE	Orig	4965	VF	1712	MONITEAU NB OF CALIFORNIA	Orig	1462	CU
1470	SECOND NB OF HILLSDALE	Orig	6303	XF	1712	MONITEAU NB OF CALIFORNIA	Orig	1464	CU
1518	NB OF MICHIGAN AT MARSHALL	Orig	3263	VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1465	CU
1573	FNB OF OWOSSO	Orig	2814	VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1466	
1722	FNB OF DECATUR	Orig	1717	XF	1712	MONITEAU NB OF CALIFORNIA	Orig	1470	CU
1731	FNB OF LAPEER	1875	1199	CU	1712	MONITEAU NB OF CALIFORNIA	Orig	1471	CU
1761	FNB OF NILES	Orig	2	VF	1712	MONITEAU NB OF CALIFORNIA	Orig	1472	CU
1789	FNB OF SAINT CLAIR	Orig		Good	1712	MONITEAU NB OF CALIFORNIA	Orig	1473	CU
1924	SOUTHERN MICHIGAN NB OF	Orig	3240	VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1485	CU
1924	SOUTHERN MICHIGAN NB OF	Orig	3294	AU	1712	MONITEAU NB OF CALIFORNIA	Orig	1487	CU
1973	FNB OF ADRIAN	Orig	199	Good	1712	MONITEAU NB OF CALIFORNIA	Orig	1488	CU
2008	NB OF LYONS	Orig		VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1489	CU
2054	FNB OF GREENVILLE	Orig		VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1496	CU
2143	FNB OF HANCOCK	Orig	2070	Good	1712	MONITEAU NB OF CALIFORNIA	Orig	1497	CU
2143	FNB OF HANCOCK	Orig	2628	VG	1712	MONITEAU NB OF CALIFORNIA	Orig	1499	CU
2143	FNB OF HANCOCK	Orig	2869	VG-F	1712	MONITEAU NB OF CALIFORNIA	Orig	1809	Good
2186	CITIZENS NB OF ROMEO	Orig	1238		1843	BATES COUNTY NB OF BUTLER	1875	564	Fine
Number of Deuces for MI 25					1901	KANSAS CITY NB OF KANSAS	Orig	750	Fine
MN					Number of Deuces for MO 34				
203	FNB OF SAINT PAUL	Orig	4204	VG-F	MT				
1842	SECOND NB OF WINONA	Orig	4306	XF-AU	2106	MISSOULA NB, MISSOULA	Orig	100	VF
1863	CITIZENS NB OF FARIBAULT	Orig	1140	AU	Number of Deuces for MT 1				
1911	FNB, OWATONNA	1875	1008	VG	NC				
2005	CITIZENS NB, MANKATO	Orig	2897	Good	1557	RALEIGH NB OF NORTH	1875	1643	VG
2006	NORTHWESTERN NB OF	Orig	678	CU	1756	FAYETTEVILLE NB,	Orig	2230	Good
2006	NORTHWESTERN NB OF	Orig	4434		1781	MERCHANTS & FARMERS NB OF	Orig		
2006	NORTHWESTERN NB OF	Orig	4920	Good	2003	PEOPLES NB OF FAYETTEVILLE	Orig	1479	
2020	MERCHANTS NB OF SAINT PAUL	Orig	1473	Poor	2135	COMMERCIAL NB OF CHARLOTTE	Orig	1	XF
2122	FARMERS NB, OWATONNA	1875	751	VG	Number of Deuces for NC 5				
2159	FNB OF KASSON	Orig	75	VF	NE				
2268	MERCHANTS NB, WINONA	Orig	1468	CU	1417	OTOE COUNTY NB OF NEBRASKA	Orig	307	G-VG
2268	MERCHANTS NB, WINONA	Orig	1473	CU	1417	OTOE COUNTY NB OF NEBRASKA	Orig	3170	VG
2268	MERCHANTS NB, WINONA	Orig	1484	CU	1417	OTOE COUNTY NB OF NEBRASKA	Orig	4786	Good
2268	MERCHANTS NB, WINONA	Orig	1487	AU	1798	FNB, LINCOLN	Orig	231	Good
2268	MERCHANTS NB, WINONA	Orig	1488	CU	1846	FNB OF BROWNVILLE			VG
2268	MERCHANTS NB, WINONA	Orig	1537	AU	1846	FNB OF BROWNVILLE	Orig	1149	Fine
Number of Deuces for MN 17					Number of Deuces for NE 6				
MO					NH				
89	FNB OF SAINT LOUIS	Orig	1	Fine	19	FNB OF PORTSMOUTH	Orig	821	VF
139	SECOND NB OF SAINT LOUIS	Orig	1	Fine	19	FNB OF PORTSMOUTH	Orig	3363	Fair
170	THIRD NB OF SAINT LOUIS	Orig	12949	VG-F	19	FNB OF PORTSMOUTH	Orig	5164	VG
170	THIRD NB OF SAINT LOUIS	Orig	21657	Good	318	FNB OF CONCORD	Orig	3091	XF
170	THIRD NB OF SAINT LOUIS	Orig	26915	VF	401	N MECHANICS & TRADERS B OF	Orig		Good
1112	SAINT LOUIS NB OF SAINT	Orig	9062	Fine	574	AMOSKEAG NB, MANCHESTER	Orig	1313	
1584	CENTRAL NB OF BOONVILLE	Orig	1248	XF	576	FNB OF FRANCESTOWN	Orig	984	G-VG
1665	NB OF THE STATE OF	Orig	3037	Fine	758	N STATE CAPITAL B OF	Orig	2716	AU
1665	NB OF THE STATE OF	Orig	8365	Fair	808	NB OF LEBANON	Orig		XF
1665	NB OF THE STATE OF	Orig	24710	VF	838	FNB OF GONIC	1875		Fine
1665	NB OF THE STATE OF	Orig	30481	Fair					
1677	GREENE COUNTY NB OF	Orig	2711	Good					
1712	MONITEAU NB OF CALIFORNIA	Orig	141	CU					
1712	MONITEAU NB OF CALIFORNIA	Orig	1422	AU					

State	Charter	Title/Town	Type	Serial/Grade	State	Charter	Title/Town	Type	Serial/Grade
NH					167	FNB OF GENEVA	Orig		
	888	FNB OF NEWPORT	1875	18 Good	179	FNB OF CHITTENANGO	Orig	439	VF
	1059	MANCHESTER NB, MANCHESTER	1875	1102 XF	185	SECOND NB OF UTTICA	Orig	16378	VG
	1147	N GRANITE STATE B OF EXETER	Orig	3901 VG-F	199	FNB OF ATTICA	Orig		Good
	1180	GREAT FALLS NB OF	Orig	806 Fine	223	SECOND NB OF COOPERSTOWN	Orig	7196	F-VF
	1183	SOMERSWORTH NB OF GREAT	Orig		223	SECOND NB OF COOPERSTOWN	1875	35	Good
	1242	MONADNOCK NB OF EAST	Orig	193 VF	231	FNB OF AUBURN	Orig		
	1242	MONADNOCK NB OF EAST	Orig	485 F-VF	280	FNB OF COOPERSTOWN	1875	229	VG-F
	1310	INDIAN HEAD NB OF NASHUA	1875	1615 VG	290	FOURTH NB OF THE CITY OF	Orig	3815	VF
	1353	STRAFFORD NB OF DOVER	Orig	1574	290	FOURTH NB OF THE CITY OF	Orig	7649	Good
	1353	STRAFFORD NB OF DOVER	Orig	1783 F-VF	290	FOURTH NB OF THE CITY OF	Orig	31058	XF
	1688	FNB OF HILLSBOROUGH	Orig	2071 Fine	290	FOURTH NB OF THE CITY OF	Orig	42085	Good
	1688	FNB OF HILLSBOROUGH	Orig	2079 AU	295	FNB OF PALMYRA	1875	313	VG
Number of Deuces for NH 22					296	SECOND NB OF OSWEGO	Orig	4061	VG
NJ					307	TENTH NB OF NEW YORK	Orig		XF
	52	FNB OF NEWARK	Orig	215 VG	307	TENTH NB OF NEW YORK	Orig		VG
	208	FNB OF NEW BRUNSWICK	Orig	66 Fine	307	TENTH NB OF NEW YORK	Orig	4763	VG
	288	FNB OF JAMESBURG	Orig		316	FNB OF CHAMPLAIN	1875	675	VG
	374	FNB OF JERSEY CITY	Orig	13783 CU	334	FNB OF GREENPORT	Orig	1543	F-VF
	374	FNB OF JERSEY CITY	Orig	14035 VG-F	345	NEW YORK N EXCHANGE B OF	Orig		VG
	374	FNB OF JERSEY CITY	Orig	14608 VF	368	FNB OF WATERLOO			
	395	FNB OF SOMERVILLE	Orig		376	CENTRAL NB OF THE CITY OF	Orig		Fair
	445	FNB OF RED BANK	Orig	1148 Fair	376	CENTRAL NB OF THE CITY OF	Orig		VF
	445	FNB OF RED BANK	Orig	1914 Fine	376	CENTRAL NB OF THE CITY OF	1875	6451	XF
	452	FNB OF FREEHOLD	Orig	3196 VG	376	CENTRAL NB OF THE CITY OF	1875	7104	VF-XF
	587	NB OF NEW JERSEY, NEW	1875	3031	384	EIGHTH NB OF NEW YORK	Orig	22	G-VG
	892	HUNTERDON COUNTY NB OF	Orig	893 VG	387	NINTH NB OF THE CITY OF NEW	Orig		Fine
	892	HUNTERDON COUNTY NB OF	Orig	3062 VG	387	NINTH NB OF THE CITY OF NEW	Orig	787	Poor
	892	HUNTERDON COUNTY NB OF	Orig	3525 VG-F	402	FNB OF PORT CHESTER	Orig	801	Good
	892	HUNTERDON COUNTY NB OF	1875	893 VG	412	FNB OF AURORA	Orig		Fine
	1096	BELVIDERE NB, BELVIDERE	Orig	811 Fine	453	FARMERS & MECHANICS NB OF	Orig	796	Good
	1168	FARMERS NB OF NEW JERSEY AT	Orig	651	453	FARMERS & MECHANICS NB OF	Orig	6054	vG F
	1168	FARMERS NB OF NEW JERSEY AT	1875	52	453	FARMERS & MECHANICS NB OF	Orig	8056	VG
	1221	FARMERS NB OF DECKERTOWN	Orig		456	SECOND NB OF WATKINS	Orig		AU
	1251	MECHANICS NB OF NEWARK	Orig	8064 VG	456	SECOND NB OF WATKINS	Orig	3432	XF
	1316	N NEWARK BANKING C, NEWARK	Orig	7529 Fine	456	SECOND NB OF WATKINS	Orig	3433	AU
	1327	MECHANICS NB OF TRENTON	1875	291 VG	527	FNB OF ROCHESTER			
	1327	MECHANICS NB OF TRENTON	1875	810 VG-F	564	FNB OF ANGELICA	Orig	4031	VG-F
	1737	FNB OF HIGHTSTOWN	1875	177 VG	621	N EXCHANGE B OF TROY	Orig	2111	Good
	2040	MANUFACTURERS NB OF NEWARK	Orig	1872	639	NIAGARA COUNTY NB OF	Orig	2595	VF
	2040	MANUFACTURERS NB OF NEWARK	Orig	4081 Fine	640	TROY CITY NB, TROY	Orig	7019	G-VG
	2045	GERMAN NB OF THE CITY OF	Orig	139 Good	640	TROY CITY NB, TROY	1875	121	VG-F
	2076	N UNION B OF DOVER	Orig	990 VG	653	FNB OF YONKERS	Orig		Good
Number of Deuces for NJ 28					659	FALLKILL NB OF POUGHKEEPSIE	Orig		Fine
NM					659	FALLKILL NB OF POUGHKEEPSIE	Orig	4522	AU
	1750	FNB OF SANTA FE	Orig	1 Fine	659	FALLKILL NB OF POUGHKEEPSIE	Orig	10297	VG
	1750	FNB OF SANTA FE	Orig	2612 VG	706	FNB OF AMENIA	Orig		
	2024	SECOND NB OF NEW MEXICO AT	Orig	118 Good	721	MANUFACTURERS NB OF TROY	Orig	12238	VG-F
	2024	SECOND NB OF NEW MEXICO AT	Orig	184 Fine	721	MANUFACTURERS NB OF TROY	Orig	12656	VG
Number of Deuces for NM 4					729	MERCHANTS & FARMERS NB OF	Orig	891	VF
NY					752	FNB OF RED HOOK	Orig	2540	VG
	34	FNB OF RONDOUT	1875	2 G-VG	811	CHEMUNG CANAL NB OF ELMIRA	Orig		
	35	FNB OF FISHKILL LANDING	Orig	2564 VF	842	NB OF CASTLETON	Orig		
	35	FNB OF FISHKILL LANDING	1875	532 Fine	850	THIRD NB OF BUFFALO	Orig	3736	VG
	87	THIRD NB OF NEW YORK	Orig		862	TIOGA NB OF OWEGO	Orig		
	87	THIRD NB OF NEW YORK	1875		868	NB OF POTSDAM	1875		VG-F
	87	THIRD NB OF NEW YORK	1875	2390 G-VG	868	NB OF POTSDAM	1875	2552	XF-AU
	87	THIRD NB OF NEW YORK	1875	4755 VG	868	NB OF POTSDAM	1875	3135	Poor
	94	FNB OF PORT JERVIS	Orig	1219 Good	868	NB OF POTSDAM	1875	4223	Fine
	99	FNB OF MORAVIA	Orig		886	GENESEE VALLEY NB OF	Orig	66	Fine
	159	THIRD NB OF SYRACUSE	Orig	67 VF	886	GENESEE VALLEY NB OF	Orig	608	VF
	166	FNB OF ALBION	Orig	2046 G-VG	886	GENESEE VALLEY NB OF	Orig	3063	Fine
	166	FNB OF ALBION	1875		893	FNB OF SARATOGA SPRINGS	Orig		VF
					905	TRADESMENS NB OF THE CITY	Orig		Fine
					905	TRADESMENS NB OF THE CITY	Orig		AU
					905	TRADESMENS NB OF THE CITY	1875	1	Good
					914	NB OF MALONE	Orig	301	Good

State Charter	Title/Town	Type	Serial/Grade	State Charter	Title/Town	Type	Serial/Grade
NY				1223	FARMERS AND CITIZENS NB OF	Orig	Fine
917	N SHOE AND LEATHER B OF THE	Orig	VG	1227	COMMERCIAL NB OF SARATOGA	Orig	F-VF
917	N SHOE AND LEATHER B OF THE	Orig	Fair	1231	IMPORTERS & TRADERS NB OF	1875	Good
917	N SHOE AND LEATHER B OF THE	Orig	23722 VG	1231	IMPORTERS & TRADERS NB OF	1875	5261 VG
917	N SHOE AND LEATHER B OF THE	Orig	57810 VG	1231	IMPORTERS & TRADERS NB OF	1875	19388 Good
923	THE FNB OF THE CITY OF	Orig	7183 Fine	1231	IMPORTERS & TRADERS NB OF	1875	20758 Good
923	THE FNB OF THE CITY OF	Orig	24144	1231	IMPORTERS & TRADERS NB OF	1875	32078 VG
955	STATE OF NEW YORK NB OF	Orig	3307 Fine	1231	IMPORTERS & TRADERS NB OF	1875	32636 VF
955	STATE OF NEW YORK NB OF	1875	334 VG	1250	MECHANICS NB OF THE CITY OF	Orig	G-VG
955	STATE OF NEW YORK NB OF	1875	396 Good	1250	MECHANICS NB OF THE CITY OF	Orig	5896 AU
963	UNION NB OF TROY	Orig	7369 VF-XF	1250	MECHANICS NB OF THE CITY OF	Orig	17405 VG
964	MARKET NB OF NEW YORK	Orig	F-VF	1250	MECHANICS NB OF THE CITY OF	Orig	19549 VG-F
964	MARKET NB OF NEW YORK	Orig	Poor	1250	MECHANICS NB OF THE CITY OF	Orig	31621 VF
964	MARKET NB OF NEW YORK	Orig	VG	1257	N SPRAKER B OF CANAJOHARIE	Orig	F-VF
971	NB OF FISHKILL	Orig	Fine	1261	N BUTCHERS & DROVERS B OF	Orig	Good
972	SAINT NICHOLAS NB OF NEW	Orig	VF	1261	N BUTCHERS & DROVERS B OF	Orig	VG
972	SAINT NICHOLAS NB OF NEW	Orig	Poor	1261	N BUTCHERS & DROVERS B OF	Orig	5409 VG
972	SAINT NICHOLAS NB OF NEW	Orig	192 VG	1264	NB OF VERNON	Orig	XF
972	SAINT NICHOLAS NB OF NEW	Orig	756 Fine	1265	NB OF WEST TROY		
972	SAINT NICHOLAS NB OF NEW	Orig	46871 VG	1266	WASHINGTON COUNTY NB OF	Orig	6091 G-VG
972	SAINT NICHOLAS NB OF NEW	Orig	55095 XF	1275	CAMBRIDGE VALLEY NB OF	Orig	Fine
972	SAINT NICHOLAS NB OF NEW	1875	XF-AU	1275	CAMBRIDGE VALLEY NB OF	Orig	2485 Fair
972	SAINT NICHOLAS NB OF NEW	1875	1810 CU	1307	FNB OF AMSTERDAM	Orig	VG
972	SAINT NICHOLAS NB OF NEW	1875	8252 VG-F	1323	DELAWARE NB OF DELHI	Orig	XF
990	FARMERS NB OF HUDSON	Orig	2731 G-VG	1323	DELAWARE NB OF DELHI	Orig	427 VG
991	N STATE B OF TROY	Orig	4758 VG	1334	N HAMILTON B HAMILTON	Orig	VG
991	N STATE B OF TROY	Orig	8819 Fine	1335	FARMERS NB OF AMSTERDAM	Orig	VG
991	N STATE B OF TROY	1875	VG	1344	HERKIMER COUNTY NB OF	Orig	
991	N STATE B OF TROY	1875	5121 VF-XF	1352	HANOVER NB OF THE CITY OF	Orig	AU
992	MUTUAL NB OF TROY	Orig	3985 VG	1352	HANOVER NB OF THE CITY OF	Orig	2696 VG
998	SEVENTH WARD NB OF NEW YORK	Orig	8374 G-VG	1352	HANOVER NB OF THE CITY OF	1875	VG
998	SEVENTH WARD NB OF NEW YORK	Orig	15365 VF	1352	HANOVER NB OF THE CITY OF	1875	CU
998	SEVENTH WARD NB OF NEW YORK	Orig	16815 VF	1352	HANOVER NB OF THE CITY OF	1875	4215 Fine
998	SEVENTH WARD NB OF NEW YORK	Orig	17151 VG-F	1352	HANOVER NB OF THE CITY OF	1875	16158 VG
998	SEVENTH WARD NB OF NEW YORK	Orig	17708	1357	IRVING NB OF NEW YORK	1875	3700 AU
998	SEVENTH WARD NB OF NEW YORK	Orig	17791 VF-XF	1357	IRVING NB OF NEW YORK	1875	5943 VG
998	SEVENTH WARD NB OF NEW YORK	Orig	17901 F-VF	1372	NB OF THE COMMONWEALTH, NEW	Orig	F-VF
998	SEVENTH WARD NB OF NEW YORK	Orig	17996 Fine	1376	CENTRAL NB OF ROME	Orig	XF
1026	NB OF KINDERHOOK	Orig	2370 Good	1389	CONTINENTAL NB OF NEW YORK	Orig	12648 VG
1026	NB OF KINDERHOOK	Orig	5211 VG-F	1389	CONTINENTAL NB OF NEW YORK	1875	XF
1026	NB OF KINDERHOOK	Orig	16366 CU	1389	CONTINENTAL NB OF NEW YORK	1875	13306 CU
1026	NB OF KINDERHOOK	Orig	16385 Fine	1389	CONTINENTAL NB OF NEW YORK	1875	13311 CU
1039	N EXCHANGE B OF LOCKPORT	Orig	5156 Fine	1389	CONTINENTAL NB OF NEW YORK	1875	13313 CU
1067	MERCANTILE NB OF THE CITY	Orig	VG-F	1393	B OF NEW YORK N BANKING	Orig	
1075	N MECHANICS BANKING	1875	XF-AU	1397	CLARKE NB OF ROCHESTER	Orig	
1075	N MECHANICS BANKING	1875	5096 Fine	1410	FORT STANWIX NB OF ROME	Orig	VF
1080	MERCHANTS EXCHANGE NB OF	1875	Good	1410	FORT STANWIX NB OF ROME	Orig	283 CU
1080	MERCHANTS EXCHANGE NB OF	1875	124 Fine	1416	GENESEE RIVER NB OF MOUNT	Orig	600 XF
1080	MERCHANTS EXCHANGE NB OF	1875	6388 CU	1422	WESTCHESTER COUNTY NB OF	Orig	9156 AU
1104	TRADERS NB OF ROCHESTER	Orig	Fine	1443	MANUFACTURERS NB OF NEW	1875	831 VG
1110	NB OF FAYETTEVILLE	Orig	2189 VF	1509	ORLEANS COUNTY NB OF ALBION	Orig	Fine
1157	FNB OF RHINEBECK	Orig	VG	1655	NB OF NEWPORT	1875	Good
1157	FNB OF RHINEBECK	Orig	XF	1697	FNB OF PORT HENRY	Orig	VG
1157	FNB OF RHINEBECK	Orig	808 VG-F	1772	EAST CHESTER NB OF MOUNT	Orig	4687 Fine
1189	CITY NB OF BINGHAMTON	Orig	4194 VG	2136	MERCHANTS NB OF BINGHAMTON	Orig	1 XF
1192	WAVERLY NB, WAVERLY	Orig	3126 G-VG	2229	NB OF HAVERSTRAW	Orig	AU
1196	LEATHER MANUFACTURERS NB OF	Orig	2553 VG-F	2370	CHASE NB OF THE CITY OF NEW	1875	2658 VF
1196	LEATHER MANUFACTURERS NB OF	Orig	22999 G-VG	2370	CHASE NB OF THE CITY OF NEW	1875	3923
1196	LEATHER MANUFACTURERS NB OF	1875	VG	Number of Deuces for NY 201			
1208	SAUGERTIES NB, SAUGERTIES	Orig	Fine	OH			
1208	SAUGERTIES NB, SAUGERTIES	Orig	374 Fine	3	FNB OF YOUNGSTOWN	Orig	6917 Fine
1208	SAUGERTIES NB, SAUGERTIES	Orig	467 Good	3	FNB OF YOUNGSTOWN	1875	201 VG
1213	QUASSAICK NB OF NEWBURGH	Orig	8771 VF	3	FNB OF YOUNGSTOWN	1875	214 Good
1215	MARINE NB OF THE CITY OF	Orig	13779	5	FNB OF FREMONT	Orig	
1215	MARINE NB OF THE CITY OF	1875	XF				

State	Charter	Title/Town	Type	Serial/Grade	State	Charter	Title/Town	Type	Serial/Grade
OH									
	16	FNB OF SANDUSKY	Orig	1408 G-VG	1972	FAYETTE COUNTY NB OF	Orig	1	XF
	27	FNB OF AKRON	Orig	2001 AU	1980	POMEROY NB, POMEROY	Orig	992	AU
	40	SECOND NB OF AKRON	Orig	1488 Fine	1982	MANCHESTER NB, MANCHESTER	Orig	1664	
	59	FNB OF TROY	Orig	1888 Fine	1999	CITIZENS NB OF NEW	Orig	559	VF
	68	FNB OF PORTSMOUTH	Orig	VF	1999	CITIZENS NB OF NEW	Orig	4093	Good
	68	FNB OF PORTSMOUTH	1875	1049 AU	2025	MERCHANTS NB OF MIDDLETOWN	Orig		VF
	90	FNB OF UPPER SANDUSKY	Orig	1782 VG	2061	THIRD NB OF SANDUSKY	Orig	1931	VG
	91	FNB OF TOLEDO	Orig	Fine	2071	THIRD NB OF URBANA	Orig	62	XF
	91	FNB OF TOLEDO	Orig	3786 VG	2071	THIRD NB OF URBANA	Orig	858	Good
	98	FNB OF IRONTON	Orig	2680 VG	2098	LAGONDA NB OF SPRINGFIELD	1875	693	VG
	133	FNB OF BEVERLY	Orig	1686 VF	2181	CENTREVILLE NB OF THURMAN,	Orig	795	Fine
	141	FNB OF CAMBRIDGE	Orig	79 VG	Number of Deuces for OH 81				
	171	FNB OF SOUTH CHARLESTON	Orig	109 Fine	PA				
	215	FNB OF NORWALK	Orig	834 VG	143	FNB OF CONNEAUTVILLE	Orig	1651	VG-F
	215	FNB OF NORWALK	Orig	842 VG	143	FNB OF CONNEAUTVILLE	Orig	2144	VG-F
	220	FNB OF PAINESVILLE	Orig	58 Fair	143	FNB OF CONNEAUTVILLE	Orig	2593	
	233	FNB OF ATHENS	1875	VG	161	FNB OF ALLENTOWN	Orig	1901	Fine
	237	FNB OF BRYAN	1875	1634 VF	161	FNB OF ALLENTOWN	Orig	4724	VF
	242	SECOND NB OF IRONTON	Orig	513 VG	161	FNB OF ALLENTOWN	Orig	4989	Fine
	242	SECOND NB OF IRONTON	1875	772 VG	189	FNB OF FRANKLIN	1875	219	VG
	248	SECOND NB OF TOLEDO	Orig	11440 Fine	234	THIRD NB OF PHILADELPHIA	Orig		Fine
	274	FNB OF DELPHOS	1875	1078 VG	234	THIRD NB OF PHILADELPHIA	Orig	2292	VG-F
	284	FNB OF WASHINGTON	Orig	1 AU	234	THIRD NB OF PHILADELPHIA	Orig	4574	XF
	284	FNB OF WASHINGTON	Orig	3147 VG	291	THIRD NB OF PITTSBURGH	Orig		
	284	FNB OF WASHINGTON	Orig	3491 G-VG	293	FNB OF BLOOMSBURG	Orig	3629	F-VF
	289	FNB OF RIPLEY	Orig	262 VF	324	FNB OF NEWTOWN	Orig	1	
	350	SECOND NB OF RAVENNA	Orig	5328 Fine	324	FNB OF NEWTOWN	Orig	5	CU
	422	FNB OF VAN WERT	Orig	Good	325	FNB OF DANVILLE	Orig		Fine
	422	FNB OF VAN WERT	Orig	2728 VF	357	FNB OF SELINS GROVE	Orig		Good
	436	FNB OF MANSFIELD	Orig	VG	386	FNB OF MOUNT PLEASANT	Orig	6	XF-AU
	436	FNB OF MANSFIELD	Orig	992 VF	469	SECOND NB OF MAUCH CHUNK	Orig	1373	CU
	438	FNB OF ELYRIA	Orig	VF	469	SECOND NB OF MAUCH CHUNK	Orig	2401	XF
	480	RICHLAND NB OF MANSFIELD	Orig		544	KENSINGTON NB OF	Orig		
	492	FNB OF MOUNT PLEASANT	Orig	VG	546	NB OF GERMANTOWN,	Orig	3031	Fine
	738	FNB OF FRANKLIN	Orig	1109 VG	546	NB OF GERMANTOWN,	Orig	12637	VF
	773	MERCHANTS NB OF CLEVELAND	Orig	4420 Fine	546	NB OF GERMANTOWN,	Orig	14706	VG
	787	HILLSBOROUGH NB	Orig	901 F-VF	546	NB OF GERMANTOWN,	Orig	14952	Fine
	828	WAYNE COUNTY NB OF WOOSTER	Orig	227 VG	546	NB OF GERMANTOWN,	1875	3031	Fine
	829	SECOND NB OF HAMILTON	Orig	890 VG	557	MANUFACTURERS NB OF	Orig	6162	Fine
	844	MERCHANTS NB OF CINCINNATI	Orig	4242 Fine	566	FNB OF NORTHUMBERLAND	Orig	955	VF
	858	FNB OF NEWARK	Orig	4229 CU	566	FNB OF NORTHUMBERLAND	Orig	1635	VF-XF
	858	FNB OF NEWARK	Orig	4235 AU	606	SECOND NB OF ERIE	Orig	156	VF-XF
	858	FNB OF NEWARK	Orig	4238 AU	610	MECHANICS NB OF	1875		VG
	858	FNB OF NEWARK	Orig	4328 AU	610	MECHANICS NB OF	1875	313	Fine
	858	FNB OF NEWARK	Orig	4335 AU	632	NB OF BEAVER COUNTY, NEW	Orig	1493	VG
	858	FNB OF NEWARK	Orig	4344 CU	632	NB OF BEAVER COUNTY, NEW	Orig	1886	F-VF
	858	FNB OF NEWARK	Orig	4345 VF-XF	644	HONESDALE NB, HONESDALE	Orig		VG
	859	MARIETTA NB, MARIETTA	Orig	1880 CU	655	VALLEY NB OF LEBANON	Orig		VG-F
	908	FNB OF MOUNT VERNON	Orig	699 G-VG	655	VALLEY NB OF LEBANON	Orig	722	VF
	911	FNB OF BARNESVILLE	Orig	134 VG	667	FNB OF MOUNT JOY	Orig		VF
	911	FNB OF BARNESVILLE	Orig	926 XF	668	PITTSBURGH NB OF COMMERCE	Orig	186	VG
	1006	PIQUA NB PIQUA	Orig	1 VG	668	PITTSBURGH NB OF COMMERCE	1875	891	XF
	1044	FNB OF WELLSVILLE	Orig	444 F-VF	675	IRON CITY NB OF PITTSBURGH	Orig		VG
	1784	BELLEFONTAINE NB,	Orig	3304 Good	675	IRON CITY NB OF PITTSBURGH	Orig	6895	VF
	1788	MERCHANTS NB OF DAYTON	Orig	309 VG	678	TRADESMEN'S NB OF	Orig		
	1788	MERCHANTS NB OF DAYTON	Orig	4032 Good	685	FARMERS DEPOSIT NB OF	Orig	51	VF
	1904	FNB OF PLYMOUTH	Orig	2 VF	696	FARMERS NB OF READING	Orig		Good
	1904	FNB OF PLYMOUTH	Orig	1613 Fine	696	FARMERS NB OF READING	Orig	5583	VG-F
	1906	DEFIANCE NB, DEFIANCE	Orig	6214 VG	696	FARMERS NB OF READING	Orig	5908	F-VF
	1912	NB OF WOOSTER	Orig	844 Fine	700	MECHANICS NB OF PITTSBURGH	Orig		Fair
	1917	FNB OF NAPOLEON	1875	638 Good	722	ALLEGHENY NB OF PITTSBURGH	Orig	5978	Fine
	1920	FNB OF COSHOCTON	1875	1 XF	722	ALLEGHENY NB OF PITTSBURGH	Orig	7960	VG
	1923	FNB OF MILLERSBURG	Orig	7 VF	723	CENTRAL NB OF PHILADELPHIA	Orig	4009	Fine
	1930	FNB OF MINERVA	Orig	692 XF	745	LEWISBURG NB, LEWISBURG	Orig		Good
	1942	GUERNSEY NB OF CAMBRIDGE	Orig	XF	768	FNB OF CLEARFIELD	Orig	1041	CU
	1942	GUERNSEY NB OF CAMBRIDGE	Orig	1759 VG-F	835	WYOMING NB OF TUNKHANNOCK	Orig	972	G-VG

State	Charter	Title/Town	Type	Serial/Grade
PA				
	839	FARMERS & DROVERS NB OF	Orig	350 Fine
	879	SECOND NB OF TITUSVILLE	1875	1174 VF
	912	MANHEIM NB, MANHEIM	Orig	3380 Fine
	926	FNB OF BIRMINGHAM,		
	1078	DANVILLE NB, DANVILLE	Orig	2260 Fine
	1078	DANVILLE NB, DANVILLE	Orig	3560 VG
	1152	GOVERNMENT NB OF POTTSVILLE	Orig	
	1579	MIFFLIN COUNTY NB OF	Orig	75 VG-F
	1647	NB OF THE REPUBLIC OF	1875	254
	2050	LEHIGH VALLEY NB OF	Orig	313 VG-F

Number of Deuces for PA 63

RI				
	134	FNB OF PROVIDENCE	Orig	12735 XF
	134	FNB OF PROVIDENCE	1875	9490
	134	FNB OF PROVIDENCE	1875	9814 Good
	565	SECOND NB OF PROVIDENCE	Orig	4149 Good
	565	SECOND NB OF PROVIDENCE	Orig	7417 F-VF
	565	SECOND NB OF PROVIDENCE	1875	129 VF
	673	FNB OF WARREN	1875	
	772	FOURTH NB OF PROVIDENCE	Orig	622 G-VG
	772	FOURTH NB OF PROVIDENCE	Orig	6393 Fine
	772	FOURTH NB OF PROVIDENCE	Orig	12695 XF
	772	FOURTH NB OF PROVIDENCE	1875	Good
	843	FNB OF PAWTUCKET	1875	936 VG-F
	843	FNB OF PAWTUCKET	1875	1487
	843	FNB OF PAWTUCKET	1875	4241 VF
	856	SLATER NB OF NORTH	1875	315 VG
	856	SLATER NB OF NORTH	1875	1823 Fine
	856	SLATER NB OF NORTH	1875	2244 VF
	856	SLATER NB OF NORTH	1875	2250 VF
	856	SLATER NB OF NORTH	1875	3433 VF
	948	PHENIX NB OF PROVIDENCE	Orig	20226 VF
	948	PHENIX NB OF PROVIDENCE	1875	6171 VF
	952	WASHINGTON NB OF WESTERLY	1875	533 VF
	983	RHODE ISLAND NB OF	Orig	11230 Good
	983	RHODE ISLAND NB OF	Orig	17392 VF
	1002	FIFTH NB OF PROVIDENCE	Orig	969
	1007	MECHANICS NB OF PROVIDENCE	1875	6288 G-VG
	1008	N HOPE B OF WARREN	Orig	VG
	1008	N HOPE B OF WARREN	Orig	64 XF
	1030	N EAGLE B OF PROVIDENCE	Orig	
	1030	N EAGLE B OF PROVIDENCE	1875	2736 Good
	1030	N EAGLE B OF PROVIDENCE	1875	4670 XF
	1030	N EAGLE B OF PROVIDENCE	1875	6708 VG
	1036	NB OF NORTH AMERICA,	Orig	AU
	1126	GLOBE NB OF PROVIDENCE	Orig	4912 G-VG
	1131	MERCHANTS NB OF PROVIDENCE	Orig	AU
	1151	OLD NB OF PROVIDENCE	Orig	13004 Fine
	1151	OLD NB OF PROVIDENCE	1875	2774 Fair
	1158	N LANDHOLDERS B OF KINGSTON	Orig	3328 G-VG
	1283	MANUFACTURERS NB OF	Orig	19131 VF
	1283	MANUFACTURERS NB OF	1875	10274 VG
	1283	MANUFACTURERS NB OF	1875	11441 CU
	1283	MANUFACTURERS NB OF	1875	11451 CU
	1283	MANUFACTURERS NB OF	1875	11481 VG-F
	1283	MANUFACTURERS NB OF	1875	11482 VG
	1284	CENTREVILLE NB OF WARWICK,	Orig	149 F-VF
	1284	CENTREVILLE NB OF WARWICK,	Orig	1020 VG
	1328	BLACKSTONE CANAL NB OF	1875	4190
	1339	N EXCHANGE B OF PROVIDENCE	1875	8549 Fine
	1339	N EXCHANGE B OF PROVIDENCE	1875	9400 F-VF
	1366	NB OF COMMERCE OF	Orig	Good

State	Charter	Title/Town	Type	Serial/Grade
	1409	N UNION B OF WOONSOCKET	1875	1207 VF
	1409	N UNION B OF WOONSOCKET	1875	1209 VG
	1423	N GLOBE B OF WOONSOCKET	Orig	700 Good
	1472	AMERICAN NB OF PROVIDENCE	Orig	387 VG
	1472	AMERICAN NB OF PROVIDENCE	Orig	3780 Fine
	1472	AMERICAN NB OF PROVIDENCE	Orig	6268
	1472	AMERICAN NB OF PROVIDENCE	Orig	8897 Good
	1472	AMERICAN NB OF PROVIDENCE	Orig	11896 G-VG
	1472	AMERICAN NB OF PROVIDENCE	Orig	20778 Fine
	1472	AMERICAN NB OF PROVIDENCE	Orig	32514 Fair
	1472	AMERICAN NB OF PROVIDENCE	1875	198 Fine
	1492	NEWPORT NB, NEWPORT	Orig	935 XF-AU
	1492	NEWPORT NB, NEWPORT	Orig	1411 G-VG
	1492	NEWPORT NB, NEWPORT	1875	3 CU
	1492	NEWPORT NB, NEWPORT	1875	4
	1492	NEWPORT NB, NEWPORT	1875	5
	1492	NEWPORT NB, NEWPORT	1875	6 VG-F
	1492	NEWPORT NB, NEWPORT	1875	7 VG-F
	1492	NEWPORT NB, NEWPORT	1875	8
	1492	NEWPORT NB, NEWPORT	1875	9 Fine
	1492	NEWPORT NB, NEWPORT	1875	11 F-VF
	1492	NEWPORT NB, NEWPORT	1875	15 Fine
	1492	NEWPORT NB, NEWPORT	1875	17 VG
	1492	NEWPORT NB, NEWPORT	1875	21 G-VG
	1492	NEWPORT NB, NEWPORT	1875	23 Fine
	1492	NEWPORT NB, NEWPORT	1875	24 VG-F
	1492	NEWPORT NB, NEWPORT	1875	32 VG-F
	1492	NEWPORT NB, NEWPORT	1875	37 VG
	1492	NEWPORT NB, NEWPORT	1875	48 VF
	1492	NEWPORT NB, NEWPORT	1875	49 F-VF
	1492	NEWPORT NB, NEWPORT	1875	53 Good
	1492	NEWPORT NB, NEWPORT	1875	55 F-VF
	1492	NEWPORT NB, NEWPORT	1875	57
	1492	NEWPORT NB, NEWPORT	1875	58 VF
	1492	NEWPORT NB, NEWPORT	1875	59
	1492	NEWPORT NB, NEWPORT	1875	69 VF
	1498	N EXCHANGE B OF GREENVILLE	Orig	1809 VG-F
	1512	PASCOAG NB, PASCOAG	Orig	699 VG
	1532	NB OF RHODE ISLAND, NEWPORT	Orig	1083
	1546	AQUIDNECK NB OF NEWPORT	Orig	2091 F-VF
	1565	N EXCHANGE B OF NEWPORT	Orig	Fine
	1616	PACIFIC NB OF NORTH	Orig	6363 Good
	1616	PACIFIC NB OF NORTH	Orig	10869 VG

Number of Deuces for RI 93**SD**

2068	FNB OF YANKTON	Orig	2	F-VF
2068	FNB OF YANKTON	Orig	1274	CU

Number of Deuces for SD 2**TN**

336	FNB OF MEMPHIS			VF
1834	NB OF FRANKLIN	Orig	345	VF
1834	NB OF FRANKLIN	Orig	435	Good
1990	GILES NB OF PULASKI	Orig	746	VG
1990	GILES NB OF PULASKI	Orig	1628	Fair
2000	STONES RIVER NB OF	Orig	1006	Fine

Number of Deuces for TN 6**TX**

2092	N EXCHANGE B OF HOUSTON	1875	97	Good
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Number of Deuces for TX 1

State	Charter	Title/Town	Type	Serial/Grade
UT				
	1921	SALT LAKE CITY NB OF UTAH,	Orig	3135 F-VF
	2059	DESERET NB OF SALT LAKE	Orig	320 Good
	2059	DESERET NB OF SALT LAKE	Orig	702 VG-F
	2059	DESERET NB OF SALT LAKE	Orig	821 VF

Number of Deuces for UT 4

VT				
	122	FNB OF SPRINGFIELD	Orig	1801 VG
	228	FNB OF ORWELL	Orig	VG
	228	FNB OF ORWELL	Orig	588 Fair
	228	FNB OF ORWELL	Orig	7196 VF
	278	FNB OF BRANDON	Orig	VG
	489	FNB OF SAINT JOHNSBURY	1875	604 Fair
	748	FNB OF MONTPELIER	Orig	VF
	748	FNB OF MONTPELIER	Orig	2936 F-VF
	748	FNB OF MONTPELIER	Orig	5336 Fine
	820	RUTLAND COUNTY NB, RUTLAND	1875	994 VG-F
	857	MONTPELIER NB, MONTPELIER	Orig	VG
	857	MONTPELIER NB, MONTPELIER	Orig	8013 XF
	861	FNB OF BURLINGTON	Orig	XF
	1004	ORANGE COUNTY NB OF CHELSEA	Orig	316 F-VF
	1133	WOODSTOCK NB, WOODSTOCK	Orig	1629 Fine
	1133	WOODSTOCK NB, WOODSTOCK	Orig	1632 VF
	1133	WOODSTOCK NB, WOODSTOCK	Orig	1635 VF
	1133	WOODSTOCK NB, WOODSTOCK	1875	3351 XF
	1140	NB OF LYNDON		
	1197	MERCHANTS NB OF BURLINGTON	Orig	Fine
	1364	NB OF VERGENNES	Orig	865 Good
	1406	NB OF NEWBURY, WELLS RIVER	Orig	VG
	1406	NB OF NEWBURY, WELLS RIVER	Orig	XF
	1430	VERMONT NB OF BRATTLEBORO	Orig	XF
	1450	NB OF RUTLAND	Orig	11333 Good
	1450	NB OF RUTLAND	Orig	14285 VF
	1450	NB OF RUTLAND	Orig	14976 VG
	1488	BATTENKILL NB OF MANCHESTER	Orig	2420 VG
	1638	NORTHFIELD NB, NORTHFIELD	1875	1429 VG
	1653	NB OF BELLOWS FALLS	1875	511 VG
	1673	NB OF ROYALTON		
	1700	BAXTER NB OF RUTLAND	Orig	691 VG
	2305	PEOPLES NB OF BRATTLEBORO	1875	474 VF

Number of Deuces for VT 33

WI				
	124	FNB OF WHITEWATER	Orig	
	124	FNB OF WHITEWATER	Orig	2207 F-VF
	144	FNB OF MADISON	Orig	67 VF
	874	FNB OF GREEN BAY	Orig	1722 Good
	1115	FNB OF SPARTA	Orig	
	1749	FNB OF APPLETON	1875	VG
	1802	MANUFACTURERS NB OF RACINE		
	1933	FNB OF BURLINGTON	Orig	548 VG
	1998	FNB OF GRAND RAPIDS	Orig	1509
	2069	FNB OF EAU CLAIRE	Orig	1823
	2125	FNB OF CHIPPEWA FALLS	Orig	204 AU
	2344	LACROSSE NB, LA CROSSE	1875	7 AU
	2344	LACROSSE NB, LA CROSSE	1875	8 AU
	2344	LACROSSE NB, LA CROSSE	1875	9 AU
	2344	LACROSSE NB, LA CROSSE	1875	10 AU
	2344	LACROSSE NB, LA CROSSE	1875	11 Fine
	2344	LACROSSE NB, LA CROSSE	1875	12 CU
	2344	LACROSSE NB, LA CROSSE	1875	13 AU

State	Charter	Title/Town	Type	Serial/Grade
	2344	LACROSSE NB, LA CROSSE	1875	14 CU
	2344	LACROSSE NB, LA CROSSE	1875	15 CU
	2344	LACROSSE NB, LA CROSSE	1875	16 CU
	2344	LACROSSE NB, LA CROSSE	1875	17 AU
	2344	LACROSSE NB, LA CROSSE	1875	18 AU
	2344	LACROSSE NB, LA CROSSE	1875	19 AU
	2344	LACROSSE NB, LA CROSSE	1875	20 AU
	2344	LACROSSE NB, LA CROSSE	1875	21 AU
	2344	LACROSSE NB, LA CROSSE	1875	22 CU
	2344	LACROSSE NB, LA CROSSE	1875	23
	2344	LACROSSE NB, LA CROSSE	1875	24 AU
	2344	LACROSSE NB, LA CROSSE	1875	25 AU
	2344	LACROSSE NB, LA CROSSE	1875	34 AU
	2344	LACROSSE NB, LA CROSSE	1875	47 VG
	2344	LACROSSE NB, LA CROSSE	1875	57 VG
	2344	LACROSSE NB, LA CROSSE	1875	65 CU
	2344	LACROSSE NB, LA CROSSE	1875	66 AU
	2344	LACROSSE NB, LA CROSSE	1875	67 AU
	2344	LACROSSE NB, LA CROSSE	1875	68 CU
	2344	LACROSSE NB, LA CROSSE	1875	69 CU
	2344	LACROSSE NB, LA CROSSE	1875	70
	2344	LACROSSE NB, LA CROSSE	1875	71 AU
	2344	LACROSSE NB, LA CROSSE	1875	72 AU
	2344	LACROSSE NB, LA CROSSE	1875	73 CU
	2344	LACROSSE NB, LA CROSSE	1875	88 F-VF
	2344	LACROSSE NB, LA CROSSE	1875	94 CU
	2344	LACROSSE NB, LA CROSSE	1875	97
	2344	LACROSSE NB, LA CROSSE	1875	98
	2344	LACROSSE NB, LA CROSSE	1875	99 CU
	2344	LACROSSE NB, LA CROSSE	1875	247 Fair
	2344	LACROSSE NB, LA CROSSE	1875	255 Fine
	2344	LACROSSE NB, LA CROSSE	1875	265 CU
	2344	LACROSSE NB, LA CROSSE	1875	266 AU
	2344	LACROSSE NB, LA CROSSE	1875	267 CU
	2344	LACROSSE NB, LA CROSSE	1875	269 AU
	2344	LACROSSE NB, LA CROSSE	1875	270 AU
	2344	LACROSSE NB, LA CROSSE	1875	271 CU
	2344	LACROSSE NB, LA CROSSE	1875	275 VF

Number of Deuces for WI 56**WY**

2110	WYOMING NB OF LARAMIE CITY	Orig	907	Fair
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Number of Deuces for WY 1

KENTUCKY

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SO IT WAS FROM NEW YORK CITY AFTER ALL

by STEPHEN M. GOLDBERG

A couple of years ago I bought a Civil War era 50-cent scrip note issued by Acker, Merrall and Company on a form also used by the firm of Park and Tilford. I'd been told that it was a New York City item, but when I finally got around to looking at it closely, I realized that there was no indication of any place of issue on the note. Neither was there a printer's imprint that

could put the note in the general area. Most New York City scrip notes give the issuer's address because the city was relatively large and an address would facilitate circulation over a wider area than the issuer's immediate neighborhood. The absence of an address usually makes me suspicious. I did find an early 1980s Smythe and Company auction catalogue listing a 25-center from the same two firms and placing the note in New York, but without an illustration I couldn't be sure of the attribution. The next time I saw the dealer who had sold



Acker, Merrall and Company / Park and Tilford, 50 cents, July 21, 1862, printer unknown. This particular specimen was signed for Acker et al.

me the 50-cent note, I mentioned the problem and he offered a refund although he stated his belief that the note was properly identified. However, a city directory from 1861 has confirmed that the note was from New York City after all.

David D. Acker and William J. Merrall ran a grocery store at 132 Chambers Street in lower Manhattan, while both Joseph Park, Jr. and John

M. Tilford are listed as grocers at 921 Broadway and 112 6th Avenue, which sounds like two different locations but the streets intersect at Herald Square and the two addresses likely refer to entrances on the two sides of the corner. The 50-cent note has a signature for Acker et al. The 25-cent note was probably unsigned since the Smythe cataloguer ascribed it to both issuers. The notes were obviously redeemable at both locations. Likely a 10-cent note was issued but I've never seen or heard of one.

BLANK Happenings

(Taken from *History of Pulaski County, Georgia*)

In 1831 the first bank in Hawkinsville opened for business with a capital of \$200,000. General Hartwell H. Tarver of Twiggs County, a man of great wealth and connected with banks in Savannah, Darien, and Macon, and John Rawls, a pioneer citizen of Pulaski County and a man of large means, owned the bank. It was known as the Bank of Hawkinsville, John Rawls, president. The banking business of the early days of Georgia was a personal venture, and stood or fell on the financial strength of its owners. Facilities for checking a "run" on a bank were extremely limited. This is a true story of a threatened "run" on the Hawkinsville bank.

One of the owners, while on a tour of inspection, found rumors were afloat that the bank was without funds. Omi-

nous groups of men were standing around waiting for the doors of the bank to open. The banker, a shrewd pioneer of finance, knew something had to be done at once. Suddenly, through the brooding groups came men hurriedly rolling two clinking kegs into the bank. After much splintering noise of opening kegs, the doors were thrown open, and the waiting men invited to come in. Quickly faces began to brighten, and after many cheery greetings were exchanged, the waiting men dispersed. They said the "General" had arrived, bringing two kegs of money; they had seen the kegs and heard the money rattle. The kegs held only nails. The noise was merely to gain time until General Tarver and John Rawls could receive assistance from the banks in Darien, Savannah, and Macon.

Treasurer of U.S. Rulings Regarding Redemption of National Bank Notes *Underwood's Counterfeit Detector*, March, 1879

1. "National Banks are not required to redeem their notes elsewhere than at their own counters."
2. "Assistant Treasurers are not required to redeem Bank Notes." They should, however, receive in payment of public dues any Bank notes which are redeemable at their full face value.
3. "Bank Notes should not be cancelled before being forwarded for redemption." The unfit notes are cancelled by the Treasurer, and any prior cancellation would interfere with the cancellation by the Treasurer.
4. "Bank Notes are not rejected because the signatures have become illegible from wear."
5. "U.S. Currency and Bank Notes for redemption should be forwarded in separate packages." They are counted in different branches of the offices, and mixing them in remittances causes annoyance and delay.
6. "Precautions taken against reporting false shortages in notes forwarded for redemption." The "counters in" of the Agency are ladies, most of whom have been employed in the department for many years, and all of whom are known to be of good character and antecedents.
7. "Exchange cannot be furnished for Bank Notes redeemed." The arrangements between the Treasurer and the express companies absolutely forbid the furnishing of exchange for Bank notes redeemed. The rates established by the contract with those companies are very much lower than private rates, and it was one of the conditions upon which these low rates were assented to by them that the Treasurer should not furnish exchange. The companies claim that if the Treasurer were to furnish exchange in redemption of Bank notes, it would utterly destroy a large and lucrative portion of their business.
8. "Liability for destruction by fire of Bank Notes and U.S. Notes in transit by Express." In case of the partial or total destruction by fire of a package of Bank notes, sent via Adams Express Company to the Treasurer for redemption while the same is in the custody of said Company, the Adams Express Company is liable. In case of the like destruction, under similar circumstances, of United States Notes, forwarded from the Treasurer's office under the government contract with Adams Express Company, the United States are liable.
9. "Notes lacking a signature should be presented to bank of issue." National Bank notes of which either signature is lacking should be presented for redemption to the bank of issue and not to the Treasurer.
10. "Mode of reporting counterfeit Bank notes detected." The packages of National Bank notes received for redemption are delivered singly to the counters, and all counterfeits detected are attached to the proper strap, or if there is no strap to the wrapper of the package, are noted in the counter's report of the case, and are returned by the counter with the report to the proper clerk.
11. "Redeemed Bank notes are forwarded in alphabetical order of banks." National Bank notes redeemed are assorted, put up, and forwarded in the alphabetical order of the banks of issue, and no departure can be made from this rule without causing confusion.
12. "Bank Notes are redeemable at par only at the counter of the bank and at the Treasurer's office." The notes of each National Bank are redeemable at par in lawful money of the United States only at the counter of the bank itself, and at the office of the Treasurer.
13. "Fractional Currency may be sent for redemption at Government expense, but must not be mixed with legal tenders or bank notes." It is not desirable to receive remittances of fractional currency mixed with either National Bank notes or legal-tender notes. Fractional currency may be sent to the Treasurer for redemption in multiples of \$500 at the expense of the Government.
14. "Bank Notes, redeemable by the Treasurer at face value, must be received for public dues and transfers of deposits." Assistant Treasurers and depositaries of the United States and National Bank depositaries are required to receive in payment of public dues and on account of transfers of funds all National Bank notes redeemable at their full face value by the Treasurer's office.
15. "Notes of National Gold Banks will be exchanged for United States notes by the Treasurer." An arrangement has been made by which the notes of the National Gold Banks will be exchanged for United States notes on presentation at the Treasurer's office on the same terms as the notes of the other National Banks.

The "New" Series 1875 National Currency

DIFFERENCES IN FIVE-DOLLAR NATIONAL BANK NOTES ISSUED BY MANUFACTURERS' NATIONAL BANK, AMSTERDAM, N.Y.

We have received several inquiries regarding differences in the above-named five-dollar notes. The five-dollar notes on this bank, "Series of 1875," have the check-letters "E, F, G, H," while the notes of the old series are lettered A, B, C, D. The following explanation, furnished by the Comptroller of the Currency, will be found sufficient to satisfy the public that the notes are genuine, even if the use of these check-letters is an innovation upon the practice of his office:

"The plates for \$5 Manufacturers' National Bank, Amsterdam, N.Y., became so much damaged while it was being prepared for printing the new series of 1875 that it became necessary to prepare a new plate, upon which new check-letters were engraved, (E, F, G, H.) The check-letters on the old plates were A, B, C, D. The new check-letters were engraved so that the currency printed from the new plate could be readily distinguished from that printed upon the original plate."

Submitted by Bob Cochran



The Starts Here *A Primer for Collectors*

by GENE HESSLER

INFLATION is a way of life in some South American countries. By 1983 the largest denomination note in Argentina was for 1,000,000 pesos, P(ick) 310. At that time it was decided to issue a new set of notes called Pesos Argentinos, one of which would equal 10,000 of the previously issued pesos. By 1985 the 10,000 Pesos Argentinos, the largest denomination, proved inadequate. So, a new series of notes replaced the previous one. Now the austral would be the unit and one of them would equal 1000 of the short-lived Pesos Argentinos. In 1992, after notes as large as 500,000 australes were printed, yet another series of notes entered circulation, and the unit was once again the peso. One of the new pesos was equal to 10,000 of the previously-issued australes. In 1995 the new peso replaced the australes series.

With a few exceptions most of these notes are available for a few dollars each, some for less. Most of the notes are engraved and have sophisticated anti-counterfeiting devices. They are very attractive.

After six years of inflation in Bolivia, with emergency issues that resembled checks in amounts as high as 10 million pesos Bolivianos, nine denominations dated 1984, including those that resembled checks were overprinted with new denominations as a provisional issue. The 10,000 peso note was overprinted to equal one centavo, and the 10,000,000 Bolivianos note, the highest denomination, was overprinted with the words 10 Bolivianos. A regular issue was printed starting in 1986.

Peru has gone from soles to libras, then back to soles again, then a new unit, the inti, was adopted, and in 1991 the new sole was introduced. The change for the last two units was equal to 1000 of the previous unit. Most of these engraved notes are extremely attractive and affordable.

Some denominations, in particular the 5000 intis note, P137-139, was printed by three different security printers. The first was prepared by the German firm Giesecke & Devrient, the second is the product of IPS in Rome, and the last by Thomas De La Rue in England. The same portrait of M. Grau was used on an earlier 1000 soles note, P122, prepared by American Bank Note Co. This note was engraved by an engraver-friend of mine who died in 1993, Edwin R. Cranz. At a glance each portrait looks like the other. However, if you take the time to examine each of the four different notes, you will see the different engraving techniques that were used. This should be done with a glass that magnifies at least 10 times.



Uruguay went from pesos to new pesos in 1975 when one new peso equaled 1000 old pesos. There was an initial provisional issue with overprints. The notes are engraved and most are affordable.

In 1993 the peso Uruguayo was introduced, and as you have already assumed, one peso Uruguayo now equaled 1000 new pesos.

Israel went from a lirot system to a sheqalm system and then to a new sheqalm system. The designs for the 1000, 5000 and 1,000 sheqalms were reprinted as 1, 5 and 10 new sheqalm notes. Notes as high as 200 new sheqalm were issued, all with new designs. These notes are engraved and some are available at modest prices. As one who appreciates wine my favorite is the 500 sheqalm note, P48, with the likeness of Baron E. Rothchild. Some readers will associate this name with French wine. To underscore this relationship, on the back of this vivid red note are grape vines.

Yugoslavia, and after 1992 what survived as diminutive Serbian-controlled Yugoslavia, has gone through a few currency reforms; the dinar has remained the unit. In 1990 one new dinar equaled 10,000 of the old; in 1992 one new dinar equaled 10 of the old; in 1993 one new dinar equaled one million of the old; in 1994 one new dinar equaled 1 milliard (billion) of the old. By the time these words are printed there might be more reforms in place.

Through this maze of reforms some designs remained the same, only the number of zeros were deleted. Rather than concentrate on all denominations, which might become expensive, you might consider one denomination and follow it through its many alterations of zeros added and deleted.

An African country currently in political and economic chaos is Zaïre, the former Belgian Congo. In 1992 the inflation in this central African country made it necessary to introduce a note for 5 million Zaïres, P46. The following year a currency reform was introduced where one new Zaïre equaled 3 million of the previous Zaïres. All the notes have the portrait of the dictator Mobutu on the face of the note. The most attractive note is the 50,000 Zaïres, P40, with a family of gorillas on the back. These gorillas are probably an extension of the gorillas studied by Jane Goodall in neighboring Rwanda. This beautiful note should be available for about \$3.

Since this was first printed, Zaïre issued a 1 million Zaïre note, and the country changed governments and is now called the Democratic Republic of Congo.

So, be a trillionaire for a few dollars and be glad that the value of our currency remains relatively stable when compared to some other countries.

(Copyright story reprinted by permission from *Coin World*, May 22, 1995.)

Oklahoma Banking Tidbits

(Courtesy of David Koble at Mid American Currency and *An Oklahoma Adventure of Banks and Bankers* by James Smallwood)

THE COMMERCIAL NATIONAL BANK OF MUSKOGEE

The Commercial National Bank of Muskogee was started by John H. Dill in 1890. Dill was a sewing machine salesman who found the lending business more profitable. He saved up \$750, rented a small storeroom, added office fixtures, and opened his bank. One good account from a wealthy cattleman put the bank on a solid foundation until it was liquidated in 1926.

THE CHICKASAW NATIONAL BANK OF PURCELL

When the Chickasaw National Bank of Purcell was started in November of 1890, it stressed its "bank by mail" service. The Chickasaw Bank of Indian Territory was organized by H.P. Farrar in Cowley, Kansas, and received a Kansas charter. Banks in Texas, Kansas, or other nearby states would establish branches in the Indian Territory where they were unrestrained by their state charters. While the bank operated in Kansas, its only connection to the Indian Territory was a rented post office box in Purcell. Depositors used the mail to send in money and receive passbooks. Later the bank moved to Purcell, merged with the private Bank of Purcell in 1891, and finally received its national charter in June of 1892.

WHEN THE STARR GANG TRIED TO COPY THE DALTONS

On March 27, 1915, a gang of seven outlaws led by Henry Starr (husband of Belle Starr) set out from Tulsa to simultaneously rob the First National Bank of Stroud and the Stroud State Bank. The First National Bank yielded \$4,215 in silver and currency, while the rest of the gang got about \$1,600 from the Stroud State Bank. The townspeople fired on the bandits as they tried to escape, and Starr was hit in the leg. The marksman responsible was a seventeen-year-old boy named Paul Curry. As Paul stood over Starr and reloaded his .30-.30 Winchester, Starr decided to surrender. He spent several years in prison for his part in the robbery.

THE FIRST BANK IN ANADARKO

Anadarko, the county seat of Caddo County, was named for the Anadarkos, the Nadako tribe, which was a branch of the Caddoan group. Anadarko's first business was a bank, set up in a tent three weeks before the official land opening. It announced its mission on a large piece of canvas hung in front of the tent on which the names of the directors were painted.

ENGLISH, OKLAHOMA'S FIRST BANKER

Lawton is the county seat of Comanche County and owes its status as a city mostly to its proximity to Fort Sill. Lawton was the last of the Oklahoma cities to be born out of the dust and clamor of an Indian reservation opening. On August 6, 1901, the city lots were auctioned off. Those who were unsuccessful in the August 1st lottery for a 160-acre homestead streamed onto the 320-acre townsite, pockets bulging with currency,

hoping to be a lucky bidder at the sale. Lawton's first banker was one F.M. English, whose one room shack—he called it a bank—was perched on crude rollers, ready to be rolled to the lot the banker had his eye on. The procedure for the sale of lots is worth recounting.

The government auctioneer stood on a dry-goods box and for several days, cried the lots, beginning at the northern edge of the platted townsite. A soldier would escort the winning bidder to a well guarded tent. There he received title to his lot, if he paid the full price bid, in cash. If he didn't have the full amount, a \$25 deposit would hold the lot for 30 minutes, when it would be resold. That 30 minutes was to allow him time to withdraw the needed cash from one of the town's two banks. (By this time someone else had discovered how easy it was to open a bank.) Long lines at the banks caused many to forfeit their deposits.

The first lot sold for \$420. The highest price paid, for the lot opposite the land office, was \$4,555. It was probably purchased by Mr. English, with the bank's "building improvement fund." It was these wild and frantic beginnings that gave rise to the expression, "a landoffice business."

FRANK ENGLISH STOPS A RUN

In 1920, many of the banks that had helped finance the oil industry became desperate. The price of crude dropped from \$3.50 to \$1.00 a barrel, and many bankers feared a run. Frank English, now in a permanent location at the City National Bank of Lawton, stopped a run with a clever plan. He set up tables in front of the bank and brought out the ledgers. After the depositors had lined up to close their accounts and in the midst of the run, a black limousine pulled up, as prearranged by English. The car was filled with money sacks showing dollar signs. These were ostentatiously carried into the bank. Seeing this, some people decided to redeposit their money at the newly set up deposit table. This cash was carried into the bank, placed into sacks, and returned to the withdrawal table. Finally the panic subsided and everyone went home. Unknown to the crowd was that the money sacks brought by the limousine contained only blank paper.

ORVILLE McCLURG'S "CONCRETE COLLATERAL"

Orville G. McClurg, cashier of the First National Bank of Harrah, had come to town when the banker he worked for, Ben Miles, moved his bank to Harrah from Choctaw. As the First National Bank grew with the economy, so did McClurg's functions. He soon found himself serving as cashier, janitor and bookkeeper. And that wasn't all he was expected to know.

Once in the 1920s a farmer, who had an agricultural loan with the bank, brought McClurg a rolled up newspaper, put it on the banker's desk, and told McClurg to look inside. There McClurg found a blob of wet, freshly mixed cement. The farmer wanted to know if the sand and the other ingredients were right. When the cashier denied knowing anything at all about cement, the farmer could only exclaim, "Well, you should. That's what you lent me the money for." ■

THE PRESIDENT'S COLUMN

Springtime! Actually, Mother Nature's getting a head start; it was 65° in St. Louis today, late January. I'm not complaining. The January/February *PAPER MONEY* came today, containing an excellent variety of articles written for your education and enjoyment by YOUR FELLOW SPMC MEMBERS! These folks contributed generously of their time and abilities to share their knowledge of some topic with YOU! It can be hard work, I know that personally, but trust me, it is FUN! Why don't YOU try it? Nothing fancy, just write a paragraph or two about a favorite item. Want to see how it's done? Go back and look at page 21 of the Jan./Feb. 1998 *PAPER MONEY* and read Eric Vicker's article. Is he proud of that note, or what? Is there a better feeling than crossing off something on your "WANT LIST?" On that one page Eric's acquainted all of us with himself, Glassport, and the only note known to exist from the only national bank in town.

Tell the truth: When you visit your bank box (or wherever you keep your collection), isn't there ONE item that you ALWAYS look at, pause for a moment, and remember the day you GOT IT? I've got one. Tell you what—you write a 1-page article (double-spaced), about your item and send it to me. I'll forward your story on to Gene Hessler and send you the story of MY note!

The International Paper Money Show is just around the corner. I called today and made reservations at the host hotel. We're already hard at work planning the annual breakfast meeting and the wonderful Tom Bain Raffle. Look for news about the date, time, location and costs—then order your tickets! We had a record crowd for the breakfast last year, over 100 people. This year promises to be even better! (I know, I've peeked at some of the prizes.)

Some sad news to bring your way. Arri Jacob informed me earlier this month that Charles Colver had passed away. If you're not familiar with that name, you're new to this hobby. Charlie lived in Covina, California, and served as mayor. He was for many years the west coast representative of Krause Publications, the model and first choice as their "Numismatic Ambassador."

The auctions in Memphis are usually held in the meeting room on the mezzanine in the Holiday Inn. There's a couch and a couple of chairs over by the wall. On Saturday night, John Hickman would invariably be holding court on that couch for hours, spinning fantastic and hilarious tales to those of us lucky enough to find a seat (or sit on the floor). The "audience" would vary, as we went back into the room to bid, then come back out for more.

Charlie Colver was always in that group; usually quiet, but Hickman would draw him out a little, mentioning the name of some long-gone collector or dealer, and they would share a laugh. Charlie was collecting national currency in the 1930s! Here's a "Charlie story" from Pete Huntoon:

"Years ago he landed the only known 1929 note from Flagstaff, Arizona. It still ranks as unique. His was in Fine/VF and he knew it was good. He even let me borrow it to photograph for a *PAPER MONEY* article about Arizona small-size notes. At the 1987 Memphis Show he came up to me and said it was about time he let me have it. Naturally, I salivated all over him! He then said all he really needed was a decent Arizona small-size note that was reasonably scarce, and Ken McDannel over there has a Prescott small-size note that would do the trick. He liked the town of Prescott, anyway. If I wanted to get Ken's note, he would trade me straight across! No check was ever written faster than the one for Ken's Prescott note, and I got the Flagstaff note in the mail a short time later. How often does that happen to you? That is a mark of real human decency." Thanks, Charlie.

EXHIBITS FOR MEMPHIS

If you wish to place an exhibit at the Memphis International Paper Money Show please contact Mart Delgar, 9677 Paw Paw Lake Drive, Mattawan, MI 49071. Applications must be received by May 16, 1998. In addition to the plaque that each exhibitor receives, awards will be presented by the SPMC, the IBNS, the BNR, the FCCB and the SCCS.



IN MEMORIAM

Charles Colver

(1920-1998)

Charles Colver, an avid collector of California national bank notes, has left us. Charlie served as a board member of the SPMC. He promoted our society whenever and wherever he was able. He was also a spokesman for the ANA, and was named Outstanding Club Representative in 1981. In 1974 Charlie became the first recipient of the Numismatic Ambassador Award. This honor is bestowed on numismatists by Krause Publications. A member of the California State Numismatic Association, Charlie served as president, secretary and staff member of *Calcoin News*, the association's quarterly. He was a member of other organizations including his hometown Covina Coin Club.

Charlie was a ranger and fire dispatcher for the U.S. Forest Service. When he retired in 1988 a 5,511-foot peak in the San Gabriel range was given his name. Charlie was extremely civic-minded. In addition to other positions he served as mayor of Covina, California.

Illness has kept Charlie from recent Memphis shows. We will miss him knowing that he will not return. (See the President's Column for more.)

Always Wanted

Monmouth County, New Jersey
Obsoletes - Nationals - Scrip
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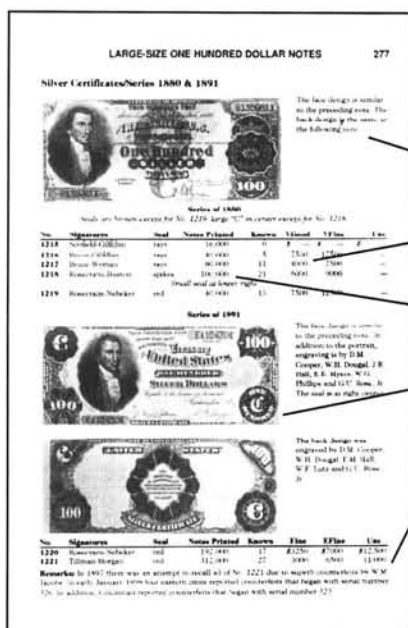
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